Annual Report to Residents 2019-2020



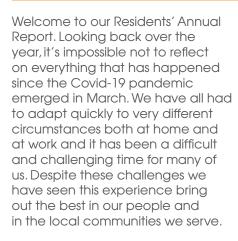


Contents

Welcome from Ashling Fox, Chief Operating Officer	01
Welcome from Peter Baffoe, Resident Board Member	02
Meet our Strategy and Policy Group	03
News from our Resident Scrutiny Panel	04
Local groups and Resident Associations	05
Working with you	05
You said, we did	06
Supporting residents through the COVID-19 pandemic	07
What we achieved	08
Feeling safe at home	09
In your neighbourhoods	10
Delivering value for money	-11
Our finances	12
Building new homes	14
Modern, reliable services	15
Healthier, Wealthier, Happier	19
Supporting people who need it most	20
Speakina up on behalf of our residents	21

Welcome from Ashling Fox, Chief Operating Officer

> "We want to provide a strong local offer, more choice and a better experience for you to access services."



Supporting you through the pandemic continues to be a priority and we're working to ensure that our front line services continue to support those who need it the most. We're still absolutely committed to improving the services that matter to you, no matter where we're working from. This means we can stay on track with our long-term goal to modernise the way we work, while continuing to deliver the essential services you rely on us for.

Making sure our homes and buildings are safe is our number one priority. This year we invested £32 million in improving building safety and are doing everything we can to support leaseholders affected by government changes to building regulations. We also want to continue to invest in improving the condition and sustainability of our existing homes too.

I am proud of our teams across
Peabody working together to help
people make the most of their lives.
We'll continue to work to improve
our day-to-day services, including
getting repairs right first time and
driving up all resident satisfaction
with us. We want to provide a
strong local offer, more choice
and a better experience for
you to access services.

Key to this is listening to listening to our residents and acting on your feedback. You really are at the heart of everything we do and by working together, I know there's so much more we can achieve.

Ash Fox

Chief Operating Officer

Welcome from Peter Baffoe, Resident Board Member

"I have seen first-hand the value that an amplified resident voice can have on the effectiveness of the organisation."

Being a resident of a landlord who has over 66,000 homes across London and the South East can have two effects. At one end you may feel like a small cog in a huge machine that may not notice if you weren't there. Alternatively, you may feel connected to a wider community of people with shared experience and able to affect real change. If I'm honest, I have been at various points between these two spectrums during my time as a Peabody resident.

Since being appointed a Resident Member of the Board just over two years ago, I have seen first-hand the value that an amplified resident voice can have on the effectiveness of the organisation. The detailed and important work of both the Resident Scrutiny Group and the Strategy and Policy Group have a real impact on decisions made. They bring the voices

and real-life experiences of residents to be heard by my colleagues on the board.

It's not only at a strategic level - in the form of high-level reports to the board - that residents can influence decision-making. How we live together on our estates and in our communities is just as important. Lots of things can be agreed in meetings and in offices, but ultimately it is the human relationships that really speak to our quality of life. I love knowing that on my estate in Walworth in south London that my neighbours will gladly receive yet another delivery for us when we're not home. Or that if my son forgets his door key he can knock on a neighbour's door and wait happily until we get home. We have the joy of having older neighbours treat my wife and I, and our children, like sons and dauahters or arandchildren, when their own are far away. These are some of the hidden, unquantifiable

benefits that come with being a Peabody resident and a member of the Peabody community.

I am extremely grateful for the hard work of Peabody employees at all levels. From caretakers and call handlers, to business managers and building surveyors. I have seen their commitment to working towards achieving Peabody's aims. And a key element to achieving these aims is in partnership with residents. Regardless of how involved you feel you are as a Peabody resident, know that we are all friends, neighbours and partners. By using opportunities to speak up and share our knowledge and experience, we can work together with all the teams across Peabody to build a service that has residents at the centre.

Peter Baffoe

Resident Board Member and Member of Communities Committee

Meet our Strategy and Policy Group

Our Resident Strategy and Policy

Group reviews resident-facing and

impacting strategies, policies and

business planning with the aim

of improving services. They have

regular meetings to help shape and

influence our approach to services

and communications. The different

perspectives they bring is vital for

policies reflect the needs of our

ensuring that all our strategies and

live or what their backgrounds are.

diverse residents no matter where they

"We want to make sure that we are the genuine voice of residents and are aware of all matters which could stop Peabody providing the best resident service possible."





















When do they meet?

The group meets monthly and since the start of the pandemic have continued to meet online. As we started to expand our resident support services in response to the impact of COVID-19, members helped to shape our approach to services as well as how to communicate any changes.

What do they review?

Over the past year the group has reviewed a wide range of issues and business priorities including our:

- Corporate Strategy
- COVID-19 pandemic response
- Rent Policy
- Parking Policy
- Parking tender specification
- Community Foundation strategy and Local Area Plans
- Resident Involvement Strategy
- Customer market research activities
- Sustainability and Asset Disposals Strategies

- Rent to Buy policy
- Modernisation Programme activities such as the Customer Hub and new repairs journey
- Repairs contract procurement
- Response to Government consultations on building safety and fire safety

Join our Strategy and Policy Group

The Strategy and Policy Group is currently recruiting new members. To find out more or apply, please email: get.involved@peabody.org.uk

News from our Resident Scrutiny Panel

We presented our final scrutiny review to the Peabody Board. This was well received by the Board Members who said it was "excellent" and "comprehensive" and agreed to the recommendations.



Terry Harper Chair



Laurence Williamson Vice-Chair

We're a resident-led and resident-recruited group, which works together to monitor and scrutinise the work Peabody does. We identify areas that need to be improved and make recommendations. We use KPIs and internal reviews as well as interviewing fellow residents and managers to research our chosen area of scrutiny. Our group acts with transparency and accountability to reflect the needs and aspirations of Peabody residents by making evidence-based recommendations in order to enhance residents' lives and experiences.

We recently completed our first scrutiny review into the complaints handling process. It started in December 2018 and involved in-depth work in 2019, including interviews with residents, Peabody staff and external research. The scrutiny acknowledged the hard work of many staff, and welcomed the improvements already made, but recommended the importance of achieving consistently better outcomes for residents.

We presented our final scrutiny review to the Peabody Board. This was well received by the Board Members who said it was "excellent" and "comprehensive" and agreed to the recommendations. These recommendations will be monitored and followed up at set intervals by our panel.

The panel members are currently welcoming new resident members whom we have formally recruited with the Resident Involvement Team's assistance and we plan to begin a new scrutiny exercise next year. The panel is in the process of setting up a webpage on the Peabody website where we will be able to display our reports and recommendations to residents and staff alike.

Chair: Terry Harper

Vice-Chair: Laurence Williamson

Click **here** to find out more about the scrutiny panel.

Local groups and Resident Associations

We support many local groups and work with around 63 Resident Associations.

We work with local groups across London and the south east to improve our services. Together, we look for ways to improve a range of services and activities including communal repairs and community activities.

This year, some of our local groups have done some extraordinary work in helping to support vulnerable people in their communities with shopping, medication pick-ups and even delivering hot meals. Our teams have continued to work closely with our local groups, meeting online, to ensure we're supporting the important local work they do as much as possible.

Working with you

Listening to what you say and acting on it is key to improving the quality of our services. This year over 1,600 of you shared your views and experiences with us through focus groups, online surveys, face to face interviews and other forums to help us plan and improve how we work and the way we deliver our services.

Keeping in touch

The impact of COVID-19 has meant that we've had to quickly adapt and find new ways to connect and engage with all our residents. Since May 2020, more than 350 people have joined our online meetings with the largest meeting attended by 85 residents. We covered a variety of issues during these meetings including estate management, fire safety, repairs and service charges. We also made sure that anyone who didn't have a laptop or computer could still join, by simply phoning into the meeting. There's also been an increase in interest from residents to set up local aroups in their communities. Over the last six months we've supported five new Resident Associations to be set formally set up.

How your contribution has made a big difference Fire Safety

In the past year, we've held many online meetings to discuss Fire Safety and issues about cladding. These conversions not only allowed us to share what we've been doing to ensure our buildings are as safe as possible but also gave us opportunities to hear your views on how we can best continue this important work.

Parking policy

We worked with around 120 residents, including members of our Strategy & Policy Group and Resident Association members, to review our parking policy and to prepare for a new parking contract tender. The detailed feedback and conversations we had with everyone involved was invaluable to helping us shape our new guidelines for parking management and procurement of a new parking contract.

Resident Involvement Strategy

More than 1,300 of you shared your thoughts and feedback on how we can refresh and improve the way we currently involve our residents. This will be key to developing our new resident involvement strategy which will be focused on three areas:

- New ways of working to help make resident involvement more effective.
- More ways for you to influence services and decisions including via digital channels.
- Encouraging more of you to get involved, especially those from under-represented groups.

Click **here** to find out more about the strategy or to share your views.

Ways to get involved

There are many ways to get involved to influence our decision making or to provide your feedback. We have two Peabody residents on our Board who provide an important resident perspective but we also seek your views through many formal panels and forums, including:

- Strategy and Policy Group to review policies and strategies
- Scrutiny Panel to review and scrutinise services
- Resident Associations address local issues and concerns
- Regional Forums represent Resident Associations in the East, West & South regions
- Waltham Forest Scrutiny Panel representing residents in Waltham Forest borough
- Sheltered Housing Forum influence decisions and services in sheltered housing schemes
- Online groups take part in virtual consultations on many different topics

We'll soon be introducing new ways for residents to get involved, including digital options. We want to make sure that we have a variety of ways residents can get involved regardless of what you're interested in. Even if you have limited spare time, there's still lots of opportunities to influence decisions and services at Peabody.

Click <u>here</u> to find out more about how you can get involved, or email <u>get.involved@peabody.org.uk</u>.

You said, we did

You said

You told us that **fire safety** must be a priority and that we must learn from the failings that led to the Grenfell tragedy.

You told us that we need to **modernise** our services so that they work better, are more efficient and easier to access.

You told us we need to improve our **repairs service** and make it easier to log and track requests.

You told us that the **complaints process** needs to be improved.

You told us that our **parking policy** needs to be improved.

We did

This year we invested £32million to improve building and fire safety. Our Fire Safety Team completed nearly 5,000 in-depth fire risk assessments and over 4,300 Fire Risk Actions.

We have also set up a specialist building safety team and Technical Committee to monitor our building safety programme.

We've made lots of changes across the organisation to modernise our processes. This includes big improvements to the online portal so that you can more easily view and track your rent payments.

We're using new technology to improve your experience of repairs, making it easier to book appointments and communicate the issue.

We're using the findings from our resident scrutiny panel review on our complaints handling process to improve our services.

We worked with around 120 residents, including members of our Strategy & Policy Group and Resident Association members, to review our parking policy and to prepare for a new parking contract tender.

Supporting residents through the COVID-19 pandemic



In March 2020, as the COVID-19 pandemic took hold and the country went into lockdown, our teams worked quickly to assess the impact it was having on our residents. Thanks to the adaptability of our teams, we quickly mobilised to protect our employees and residents while also keeping essential services running throughout those early weeks of the pandemic.

Keeping you updated

Our Customer Hub remained open with employees working at home to respond to calls and online questions from residents. We kept in touch with you online, by telephone, face to face and by sending regular updates via the post to so that very household received important updates about our response to the crisis.

Keeping you safe

Our front-line teams worked together to protect themselves and others, with Peabody Group Maintenance and our care and support teams sourcing extra Personal Protective Equipment to keep everyone safe.

Your wellbeing

Our Resident Wellbeing Support team, set up in March, continues to have a huge impact, having delivered over 1,300 food and essential item parcels in just a few months' time. More than 260 Peabody employees and over 150 members of the public volunteered to help us do this important work. The outbreak of COVID-19 has shown more than ever the importance of local connections and working in partnership as we came together to support the most vulnerable in our communities.

We're really proud of how our teams have worked together through this pandemic. In the months ahead, we will continue to work in partnership, innovate and adapt our services to ensure all residents receive the support they need.

What we achieved

Here's what we achieved in 2019/20

£313m

Invested in new homes

13,300

Telephone calls made to residents to check on support needs during lockdown

£1.4m

Invested in employment and apprenticeship programmes

2,100

School holiday meals served

67%

Satisfaction with landlord

78,000

Hours of free and low-cos community activities

18,366

Customers supported by care and support services

2,000

Young people taking part in our community programmes

£9m

Invested in community activities across the Group

86%

Satisfaction with repairs

1,168

People supported into jobs and apprenticeships

10.800

People helped to increase their independence through aids and adaptations

£lm

Grant funding for loca community groups

1,300

Food and essential item parcels delivered in response to COVID-19

83%

satisfied with your neighbourhood as a place to live

£100,000

Grants to small charities and local organisations supporting vulnerable residents during the lockdown



Making sure our homes are safe is our absolute priority. The Grenfell tragedy has been a sobering reminder of the importance of maintaining fire and building safety to the highest standards.

This year we invested £32 million in improving building safety and we will be putting more resources into making sure our homes are safe. This includes setting up a specialist Building Safety Team along with a Technical Committee to monitor our building safety programme.

We'll keep you updated as we continue to assess and upgrade our fire safety measures. We have completed Fire Risk Assessments on all our homes and 99.99% of our properties have an in-date accredited gas safety check.

Fire safety

This year, our Fire Safety Team completed nearly 5,000 in-depth Fire Risk Assessments and over 4,300 Fire Risk Actions to make sure our homes are as safe as possible. Fire Risk Actions cover all sorts of fire safety work including;

- checking and installing fire doors
- carrying out electrical and gas safety tests
- servicing and testing fire alarms and
- making sure we've got personal emergency evacuation plans for all residents who need them.

Remortgaging, staircasing or selling your home

We know that many of our leaseholders who are looking to sell, re-mortgage or staircase their home have had their plans affected by the changing government guidelines on building safety. This is because many mortgage lenders are asking applicants to provide independent certification that the property meets the requirements of government advice notes issued in 2019 and in January 2020.

Unfortunately building owners including Peabody can't readily provide these as each property requires a detailed survey and sign-off by a chartered engineer. It is estimated that hundreds of thousands of homeowners across the country will be affected by this issue.

A new form, called an EWS1, was introduced in December 2019 to help building owners provide the certification more easily. However in most cases this still requires the same process outlined above. Unfortunately this means that it may not be possible for some leaseholders to re-mortgage, staircase or sell their homes at this time. We understand that this is an extremely frustrating situation for these people, and that they are in a very difficult position through no fault of their own.

What we're doing to support our leaseholders

We're working closely with leaseholders and will continue to support them through this in every way we can. As part of our building safety programme, we are doing inspections and works to several buildings where issues with safety have been identified since the new government guidance was issued.

We're also working alongside local authorities, landlords and other housing associations to find a solution and are lobbying the government for urgent action.

In your neighbourhoods



Our neighbourhood teams, including neighbourhood managers, work with residents and external agencies, including the police and local authorities, to ensure that our communities are safe and peaceful places to live.

This year we have adapted our neighbourhood teams to improve how local services are delivered. Our Neighbourhood Managers support those who need it most, particularly residents with vulnerabilities and anyone experiencing antisocial behaviour or domestic abuse.

We also want to make sure that these services are delivered to you by the people who are best able to help, so please continue to report any concerns to our Customer Hub by calling **0300 123 3456** or online here. We're working to make it easier to find local information online and will also be updating noticeboards on our estates with key contact information.

Safety in your community

It's important to us that our residents live together in a respectful environment. We take antisocial behaviour (ASB) very seriously and will not tolerate it in any form. This year we received 2,174 reports of ASB.

32% of you were satisfied with the way we handled your ASB case. Working alongside our neighbourhood and tenancy specialist teams and partner agencies, we're improving how we tackle ASB by using a range of preventative measures, early intervention and legal action.

Domestic abuse

Domestic abuse is a crime that can have a long-term physical, emotional and psychological impact. Most often it is committed by a partner or ex-partner but can also be from a family member or carer. We provide specialist support to residents experiencing domestic abuse including referring people to other agencies depending on the needs of the person or the family.

This year, we have supported 55 families to move into new accommodation after experiencing domestic abuse. Many more have been supported to stay safely in their own homes with additional security measures being installed and input from specialist domestic abuse services.

Help if you're experiencing domestic abuse

Click **here** to find out more about how we can support you.

Key facts

83% of you were satisfied with your neighbourhood as a place to live. We recovered 74 properties that were subject to tenancy fraud, freeing the homes up for families in genuine need.

Our finances

Our commitment to our social purpose and supporting our residents and communities is stronger than ever. Peabody rents are an average of £117 per week. In a challenging year, we maintained our commitment to truly affordable rents, which are £25 million lower than target rent levels and £450 million less than market rent. We reinvested in our surplus of £122 million in full, using our borrowing and grants to increase our investment in homes and communities to £435 million.

Social rented housing is a vital part of what Peabody does. The social and economic benefits of low rents are huge, but public investment government money - only covers a small proportion of the funding necessary to build and manage each home. We are deeply committed to building desperately needed new social housing, so we need to borrow and raise the funds ourselves to pay for it. This year, we entered into new loan agreements with a variety of lenders and investors who were new to Peabody, and in some cases were also new to the UK social housing sector.

This year, we achieved an operating margin of 24% even with a continued rent reduction (1% per year) from the government and increased investment to make sure our buildings and residents are as safe as possible. Operating margin is the profit an organisation makes per £ of any income after paying any costs but before paying any interest or taxes.

If you're interested in finding out much more detail on our finances, our full accounts have been designed to make sure they are easier to understand.

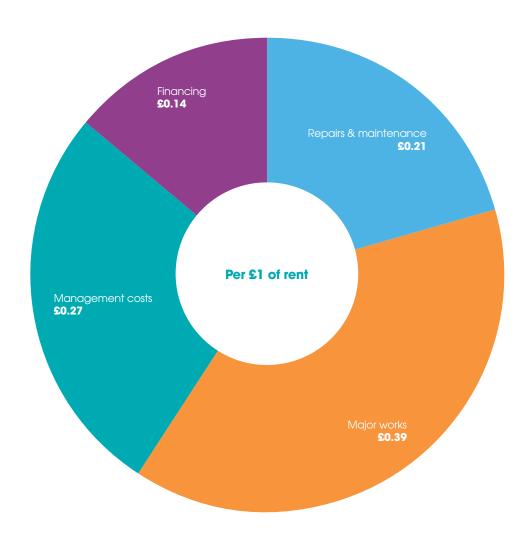
Read our accounts in full here.

How your rent is invested

Our priority is to invest more in our existing homes and carry out building safety work, as well as building more social and affordable homes to help people in housing need. We also have one of the largest community programmes across London and the South East to help people make the most of their lives.

Social housing costs	Per £1 of rent
Repairs & maintenance	£0.21
Major works*	£0.39
Housing management costs	£0.27
Interest on bank loans	£0.14

^{*} Major works are repairs and improvements to the outside of your building and estate, including safety works.



Our finances

Need help or advice?

If you are worried about being able to pay your rent, please let us know. We have dedicated teams and services that can help you with everything from finding work, financial support and debt advice. Call us on **0300 123 3456** to find out more.

How do we compare with others?

We benchmark our costs and performance against other housing providers in the G15 group of London-based housing associations. The Sector Scorecard is supported by both the National Housing Federation and the Chartered Institute of Housing.

What does this tell us?

For most areas, our performance against these measures is in line with our peers. We plan to lower our costs per property, focusing on providing a better repairs and maintenance service to improve our performance. The results also show that our ambitious plans for delivering new homes in London are supported by a strong balance sheet with a low gearing percentage. Similarly, we make important investments in the communities we serve. These investments are mainly funded from our operating surpluses.

	Group Peabody 2019/20	Group Peabody 2018/19	G15 average 2018/191
Business health			
1. Operating margin – overall ²	24%	26%	26%
2. Operating margin – social housing lettings ²	32%	32%	32%
3. EBITDA MRI % - Social Housing ^{2,3}	101%	134%	150%
Development (capacity and supply)			
4a. New supply delivered - social housing	834	815	739
4b. New supply delivered - non-social housing	214	288	355
5a. New supply delivered % - social housing	1.3%	1.5%	1.7%
5b. New supply delivered % - non-social housing	0.4%	0.5%	-
6. Gearing⁴	39%	38%	45%
Outcomes delivered			
7. Customer satisfaction - social housing	76%	73%	77%
8. Reinvestment %	10.2%	4.1%	6.7%
9. Investment in communities (£ million)	9	9	3
Effective asset management			
10. Return on capital employed	2.5%	2.6%	3.1%
11. Occupancy	98.9%	98.7%	98.9%
12. Ratio of responsive repairs to planned maintenance	21%	24%	75%
Operating efficiencies			
13. Headline social housing cost per unit (£ per annum)	6,228	6,210	5,128
14. Rent collected as % of rent due (General Needs)	99.9%	100.5%	99.8%
15. Overhead costs as % of turnover	10.0%	9.4%	10.4%
RSH Sector-wide value for money metric			

- 1 G15 data per L&Q benchmarking (latest available)
- 2 Excludes surplus/deficit on all asset disposals
- 3 Earnings before interest, tax, depreciation, amortisation, major repairs (including capitalised) included
- 4 Net debt as percentage of housing properties at cost (excludes investment properties)

Delivering value for money

Our in-house repairs and maintenance service is working across more areas where we have homes.



Delivering value for money

Delivering value for money is very important to us. Our Board leads our approach through setting our goals and deciding how we spend our money. We want to get the best return possible from every pound we spend and that means we look not only at the cost of delivering a service to you but also the quality of the outcome. Here is how we delivered against our plans for the year to get better value for money.

Our contractor network

This year we agreed new external repairs and maintenance contracts. The new contracts are based on a service model focused on making it easier for you to interact with us. This will mean that we'll be better able to get things right first time and save on management costs. We've also adopted a 'mixed economy' of large and small contractors.

Using an innovative technology platform, we're employing a variety of local contractors of varying sizes to enable price and quality competition for each repair. This allows our employees much more flexibility in choosing a contractor to get repairs done on time.

Continued to grow our in-house repairs and maintenance service

We have expanded our in-house repairs and maintenance service (Peabody Group Maintenance) to carry out repairs across more areas where we have homes. This is part of our 'mixed economy' approach mentioned above. This has reduced the use of subcontractors to drive costs down and improve customer satisfaction.

Invested in technology to create an effortless experience for customers

We've introduced a new way of booking repairs where residents can connect digitally with local suppliers and smaller businesses. This new digital platform provides more flexibility and means we can better select on quality and cost.

Automating back-office processes

We have developed a new approach to automating our back-office processes to reduce handling costs and improve accuracy in high-volume, labour-intensive activities. For example, our payments team handles over 70,000 payments to suppliers every year using standardised processes which can be automated. We have run a successful trial in this area and are now planning to roll this out fully in 2021.

Modern, reliable services Looking after your homes and communal spaces

Over the last 12 months, we've continued to invest to ensure our homes and are safe and well-maintained. In 2019/20 we invested £32 million in improving building safety and over £113 million in our existing homes to ensure they remain great places to live. We completed around 109,350 repairs and made over 4,100 improvements to the environment surrounding our homes and estates.

Repairs

We want it to be effortless for you to get your repairs done to a high standard every time. We're modernising all of our services to help to reduce the time and effort for our teams and for you to get repairs done, as well as saving on costs and improving quality.

Modernising our services

We've made lots of progress to enable improved customer experiences and more efficient ways of working. This includes:

- Using new technology to improve your experience for repairs, making it easier to book appointments and communicate the issue.
- Working with our contractors to make sure they have the right technology to keep you up to date on their work and to support online self-service in the future.

Customer satisfaction with repairs was 86% in 2019/20. We're aiming to increase this to 90% by offering a more flexible and accessible service and completing high-quality repairs more quickly. We're growing our in-house repairs team and have started to try out property managers on some of our larger estates to proactively manage repairs and maintenance. This complements the other local services we provide.

Our teams told us that our technology and systems needed to improve to help them meet our customers' needs. So, we have simplified our systems and processes to manage demand more effectively. We've also refocused our team to support customers most in need.

Case study - A new way to book local repairs

We've launched a new way of booking repairs which uses a digital service to connect residents with local suppliers and smaller businesses. This a flexible platform which allows us to choose a contractor that's the best fit, based on their performance, customer satisfaction ratings, skills and availability.

Our team negotiates bids for work and once they've chosen the right contractor for the job, they see it through from start to finish. Before launching the new service, we completed a trial using this approach across 13,500 properties in south London and have seen impressive results. Our average repair time is quicker than before, we're getting more repairs right first time, and our customer satisfaction is up 4%.

We've done this by working with local, often small, family-run contractors, which is great news for our local communities and provides opportunities for our residents. Over 43,500 jobs were carried out by 470 contractors during the trial and almost 90% of customers were satisfied with their experience.

We're now looking at providing this service to lots more homes across London and Essex. If you're skilled or self-employed, you can bid for work yourself, and we've already seen hundreds of smaller, local tradespeople and businesses delivering quality responsive repairs in and around our homes.

Watch this **video** to find out more.



Modern, reliable services Keeping in touch

How we communicated with you

results	results
799,726	753,509
86%	85%
83%	83%
66,729	58,358
2,545	5,278
	results 799,726 86% 83% 66,729

Surveys to find out your views

Working with independent research companies, we carry out regular surveys to gain a better understanding of our residents' priorities and views. This year you have helped us to learn more about a range of topics including:

- How work and employment are affecting our residents, particularly those with young children.
- The quality of our properties
- How to support our residents better at the start of their tenancies
- Your priorities around parking
- What shared ownership is like for our residents

Thank you for taking part in these surveys, if you have any questions about the research we're doing please **email** us.

Putting things right

Although we want to always deliver the best possible service, we recognise that sometimes things don't go to plan. When things go wrong, we want you to tell us so that we can put it right. This means that we welcome your complaints and see them as an opportunity to learn from you and improve our services.

What you told us

We received 1,447 complaints in 2019/20. Most of your complaints were related to our repairs service, including the time taken to complete a repair and the quality of the work or service you received. You also complained about how we handled your reports of antisocial behaviour.

We are now dealing with your complaints faster and resolving more complaints at stage 1. We have also made progress this year to reduce complaints in areas such as lettings and our new homes by improving our processes, providing better training for our teams and delivering better quality services to you.

Our plans for improvement

We are working on further improving our complaints service and the quality of responses across all service areas. This includes ensuring our actions and responses are timely, that we communicate effectively and regularly, and that we use more of the great feedback we get from our residents to improve our services. We're focused on the repairs journey and how we interact with our residents when things go wrong. This includes:

2010/10

2010/20

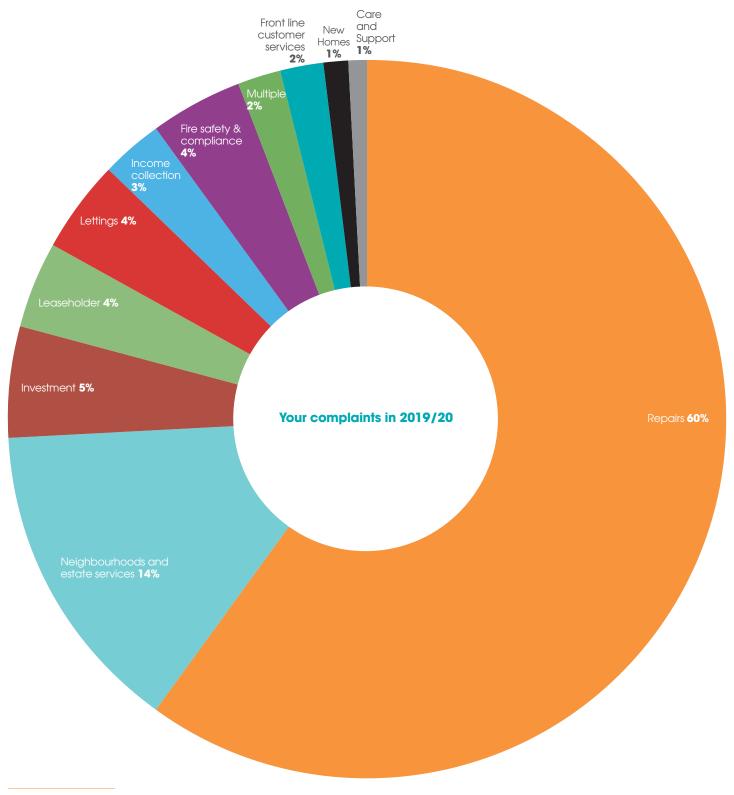
- Speeding up the time it takes to fully resolve complaints
- Acting on the recommendations from our Resident Scrutiny Panel
- Managing complaints cases better and more efficiently by using Customer Relationship Management software
- Working closely with the Housing Ombudsman as they roll out their new complaints handling code from January 2021.

You can contact us online, by telephone or in person. You can raise a repair or query, pay your rent, view your rent statements and update your details by logging on to our online portal - all at a time that is convenient for you. Click **here** to sign up for an account, if you haven't already.

Our customer hub is aiming to answer more of your calls and respond to your questions online. This year, our teams have been working to improve resident satisfaction by delivering a high-quality service and by following our 'human and kind' principles, which place an emphasis on communicating with you in ways that build trust and show you our commitment and care. We know from your feedback, however, that we need to improve how we communicate so that more of your queries can be resolved the first time you contact us.

Modern, reliable services Complaints facts and figures

What is being measured	2018/19 results	2019/20 results
Stage 1 complaints received	1447	1447
Stage 1 complaints - resolved	87%	89%
Stage 2 complaints	175	173
Complaints to the Housing Ombudsman	73	57
Complaints upheld	69%	70%
Complaints related to repairs	32%	57%



Modern, reliable services

Say thank you with a WOW!

It's very important that we provide you with a great customer experience. We encourage all our team members to demonstrate our values: ambitious, caring, collaborative, empowering and trusted. We also aim to communicate with you in a way that is human and kind. If someone has gone that extra mile, why not nominate them for a WOW! Award?

The WOW! Awards recognise outstanding customer experience. They are given to people and organisations following nominations from customers. If you've been impressed by a member of our team, you can make a nomination by clicking **here**. You can see the latest nominations from our customers on our **WOW Awards!** website.

Letting our homes

During 2019/20 we let 1051 'general needs' social housing homes, and 870 supported housing homes which offer additional support to people so that they can live more independently. Most new tenancies are at social rent levels and we are also converting market rent homes to social rent. We helped 238 households transfer to a different home and completed 383 mutual exchanges during the past year.

We provide clear information explaining how rent and service charges are set and why they have been changed. You can pay your rent in different ways and if you run into problems, we can help you work out a plan to repay your arrears. This year, our Welfare Benefits Team helped 1,900 residents to claim their benefit

entitlements. This amounted to over £1.9m of extra income.

Tackling homelessness

In 2019-20,25% of our new social housing lettings went to households from a homeless background. We're committed to preventing and ending homelessness by providing housing to those who need it most and supporting our residents when they fall on hard times. We also housed many families that were facing overcrowding, fleeing anti-social behaviour or domestic abuse. When our residents are in financial trouble, our specialist teams ensure they get the benefits they are entitled to. This includes applying for Universal Credit, council tax and local benefits as well as access to support services and healthcare.

Eviction is always the very last resort and over the last four years we have worked to steadily reduce the number of people we evict, as shown in the chart below. In 2019/20 the number of evictions has again fallen by 10 when compared to the previous year. The main reasons that can lead to an eviction include antisocial behaviour, fraud and tenancy abandonments.

Evictions in the last four years

We are meeting our commitment to supporting people experiencing homelessness as well as preventing homelessness. We're a member of the Homes for Cathy initiative, a national alliance of housing associations, charities and local authorities, and are working together to end homelessness.

Of the 870 new supported housing tenancies we started, 84% were linked to homelessness. This includes short term lettings that provide immediate care to people with specific needs, for example those being discharged from a hospital who have nowhere to go. Working with the Greater London Authority and St Mungo's, we've continued to provide approximately 1,000 bed spaces for rough sleepers each year. We are also committing properties to Housing First, which offers tenancies alongside intensive personalised support to homeless people with multiple and complex needs.

Supporting young people

This year we supported 1,339 young people through our Transitions programme, which provides 1-2-1 support and guidance to young people who are homeless. We do this by creating a network of support from family and partner organisations, helping them to access sustainable housing and to address the causes of homelessness, such as mental health and drug or alcohol dependency.

Evictions in the last four years





The need for affordable housing in London and the South East has never been greater. In 2019/20 we completed 1,048 new homes and started 2,380 on site. Around 80% of our newly completed homes were for social rent and shared ownership and we aim to provide thousands more genuinely affordable homes in the years to come.

In Thamesmead in south east London, we have formed a new 50/50 partnership with international property and infrastructure group, Lendlease. Together we plan to deliver around £8billion worth of development at Thamesmead Waterfront. This transformational scheme will include at least 11,500 homes and will make a significant contribution to the continuing economic regeneration of east London and the Thames Estuary.

Satisfied people

90% of our customers who bought one of our new homes would recommend Peabody to their friends and family. For the second year in a row, we achieved a 'Gold' award for customer satisfaction across all three of our regions. The awards are run independently by a specialist market research company and are based purely on how people feel about the services we provide.

Case study - Stonelea Gardens

Living with two teenage sons in a 2-bedroom property in Islington, Luisa was keen to find a bigger home for herself and her family. After househunting for four years, Luisa discovered our Stonelea Gardens development in Waltham Forest, which includes a mix of 79 flats and houses for social rent and shared ownership. All homes have a private outdoor space, terrace or garden, and are centred around a new village square overlooking the local park. Luisa bought a three-bed house through shared ownership and couldn't be happier in her new home. Although she didn't know the area previously, she was immediately smitten the first time she visited.

"While it's close to shops and whatever you might need, it's also surrounded by gardens and greenery. I can imagine going to the local park and green areas with the dog and my family and friends in the summer".

Watch Luisa's story **here**.

Healthier, Wealthier, Happier

Our Community Foundation

This year, we continued to focus on projects which support our residents and the communities we work in to help them thrive. We invested £8.5 million into our community programmes and delivered over 78,000 hours of free and low-cost community activities through our community spaces. We provided opportunities for people to develop new skills and raise their aspirations and supported over 1,100 people into jobs and apprenticeships. We also provided enterprise support to over 500 people.

Through our community fund we awarded over £294,500 to 17 organisations across London and pledged an additional £100,000 to Covid-19 appeals across the capital to mobilise essential funds to grassroots charities and community groups. We increased our impact by working together with local communities and building long-term partnerships with key stakeholders, investing jointly with local authorities and other strategic partners.

People-powered buildings

Through our extensive network of community centres across London, we work with residents and partners to host a wide range of services which bring the community together. We have 23 community buildings managed by Resident Management Committees and partners, who provide a range of free and low-cost activities including:

- Employment support
- Children's activities including youth clubs and play schemes
- Health and wellbeing sessions and
- Training and skills-focused activities

Resident involvement is really important to us, and we encourage local people to get involved to help design and deliver services.

Resident-led projects

We distributed over £48,000 in microgrants in 2019/20. This includes small grants of less than £500 given directly to individuals or local groups to make a difference in their community. In Thamesmead, our Thamesmead Community Fund awarded almost £15,000 to three organisations and five local people to deliver a range of cultural and community activities in the area. The fund also distributed eight grants of up £2,000 each to grassroots cultural, enterprise and community projects.

Childcare

Supporting people to access affordable childcare is a key priority for us. Our childcare training programmes helped 225 residents achieve qualifications, including 47 who trained and qualified as

childminders. 19 people went on to provide almost 150 creche sessions at three of our community centres. 90 learners were supported into work or better paid jobs during 2019/20.

Peabody resident Mileeka Lawrence completed a 4-month Teaching Assistant course at our Broadwater Village Hall centre in Thamesmead:

"The course I attended has opened up a new career path for me, and I'm now working full-time as a teaching assistant. The on-site crèche made it possible for me to take the next steps back into work. This gave me peace of mind when I dropped my daughter off and allowed me to focus on my own learning."

Our plans for next year

By moving to a local approach in the key areas we work in, we will be working even more closely with our partners to achieve the best outcomes for our communities. Throughout 2020/21, we will continue to invest jointly with local authorities and other strategic partners to fund community programmes that are already make a positive impact.

We will also continue to support communities through our Peabody Community Fund which provides grants for local projects and activities. Since its launch in 2014, we have awarded £1 million in grants for nearly 150 community projects.





Our care and support services continue to help people make the most of their lives by working with communities and promoting wellbeing. This year, our teams supported over 18,000 people across London, Essex and the South East, with 90% of our customers saying they were satisfied with the service they received.

Celebrating one year at Dingley Road

This year, we celebrated the oneyear anniversary of our supported living service for people with learning disabilities at Dingley Road in Islington, inner north London. Dingley Road has 10 apartments with balconies as well as communal areas for residents to socialise and an office which provides 24-hour support. Chelsea Hunter moved into Dingley Road last year and wants to become a carer:

"To live in such a posh property is amazing – it's beautiful. I've made loads of friends in the local area."

Watch our film about Dingley Road **here**



We're continuing to speak up on behalf of residents and our communities on the issues that matter the most. One of the ways we do this is to publish research findings about the experiences of our residents and any challenges they are facing.

Our 'Peabody Index' reports track the financial experiences of our residents who are on low-incomes. Our two reports this year looked at the challenges facing people with disabilities as well as those struggling to access affordable childcare in London. We also continued to make an evidence-based case for changes to Universal Credit – an issue that is now affecting more people than ever before.

Our research publications provide vital evidence for us to better engage with policy makers and to lobby the government to make improvements to welfare policy.