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# **HELLO**

This report covers the 12-month period up to the end of March 2021. It was a challenging time for everyone, with many of us having to adapt to a new way of living during lockdown and businesses having to develop new ways of working. We were no exception, with government restrictions affecting the delivery of many of our services. Making better use of digital technology in some areas enabled us to continue with little interruption, but in other areas – particularly where it was deemed non-essential – services had to be suspended for a short time.





Keeping everyone safe also had an impact on our normal levels of service, with health and safety concerns adding extra steps to many of our procedures.

All these changes further strengthened our cross-team working, however, and this is reflected in this report. Gathering our performances over the past year by the regulatory standards rather than by service area better represents how all our services are interlinked and support each other.

There are clearly areas where we can improve, but the data and your feedback – complaints, compliments, resident engagement, and satisfaction levels – will help us focus our resources on the areas that need attention. Our progress on the *Together with Tenants* action plan shows that we are committed to hearing your concerns and acting swiftly to find solutions.

Finally, I would like to say a big thank you to our involved residents for their dedication and invaluable input, and to thank you all for your understanding and co-operation in these most challenging of times.

Thank you

Christine Ashton

Executive Director - Housing



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In addition to our regular services, throughout the year we continued to make wellbeing calls to make sure our vulnerable residents were looking after themselves and were able to access everything they might need.

We helped with referrals for food and medicine deliveries, signposted residents to other support in their area, or were just a friendly voice on the end of the line.

# ACCESSING OUR SERVICES

We aim to create a diverse and inclusive culture for all residents and are taking positive action by identifying and removing barriers to our services.

You can help us achieve this by updating the personal information we hold about you via myhomeonline.

While it is voluntary to disclose this information, doing so will enable us to better understand the diversity of our residents and help us to tailor the services we provide to individuals.

Thank you for your co-operation.



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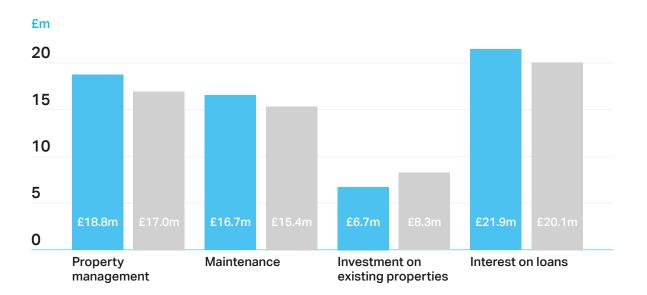


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# **INCOME SPENT ON HOMES AND SERVICES**

Key: 2020-21 2019-20

The Property Services budgets are set by the Board, and are increased annually in line with inflation and business requirements.













Total rent income collected (including arrears)

**2020-21: £78.1m (99.70%) 1** 2019-20: £74.5m (100.17%)

Arrears collected from former tenants (not included above)

**2020-21: £263k (Target £230k) 1** 2019-20: £225k (Target £183k)











HOME



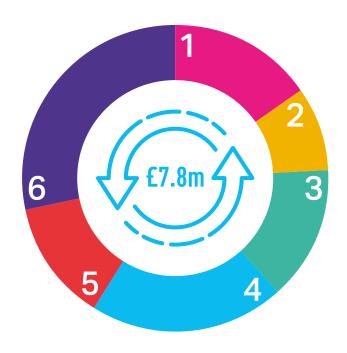


# **HOW YOUR SERVICE CHARGE IS SPENT**

#### **Total spent**

**2020-21: £7.8m ♠** 2019-20: £7.2m





#### 1. Equipment maintenance

**2020-21: £1.2m 1** 2019-20: £1.1m

#### 2. Utilities

**2020-21: £0.7m**  $\Leftrightarrow$  2019-20: £0.7m

### 3. Cleaning

**2020-21: £1.1m 1** 2019-20: £0.8m

#### 4. Grounds maintenance

**2020-21: £1.6m 1** 2019-20: £1.5m

#### 5. Staffing

**2020-21: £1.0m**  $\Leftrightarrow$  2019-20: £1.0m

#### 6. Other costs

**2020-21: £2.2m 1** 2019-20: £1.6m

# THE STANDARDS

The Regulator of Social Housing has four standards that we as a landlord need to meet: *Your Home, Your Tenancy, Tenant Involvement & Empowerment* and *Neighbourhood & Community*.

These standards are long-established, and every year we strive to not only exceed them, but to go beyond our previous performances and satisfaction levels.

This standard covers the upkeep of your home, the measures we take to keep you safe, and any adaptations we may make to keep you independent. It also includes work we carry out to bring empty properties up to lettable standard.



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# LOOKING AFTER YOUR HOME

During the year we undertook a range of programmes to improve the quality of our homes, and to keep you safe and comfortable. The nature of these programmes can vary from year to year and are based on a rota of inspections.

#### Planned maintenance

2020-21: £7.0m 2019-20: £9.0m





#### On replacing:

Heating systems/ boilers

2020-21: 492\* 2019-20:385



## Kitchens with electrical upgrade

2020-21:318 2019-20:471



#### Fascia/soffits

2020-21:0 2019-20:24



#### Roofs

2020-21: 152 2019-20:114



#### **Bathrooms**

2020-21:94 2019-20: 194



#### Windows/Doors

2020-21: 119 2019-20:171



#### **Properties painted**

2020-21: 526 2019-20: 1,607



## Door entry systems and communal doors upgraded

2020-21:18 2019-20:41



\* This year the figure includes 69 air source heat pumps and one ground source heat pump Key: 2020-21 2019-20

which provides heating and hot water for 21 properties.

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# **PLANNED WORKS**

The delivery of our planned works programme was significantly affected by the Covid pandemic.

At the start of the year we had to reduce our original budget by 25% to help mitigate the then unknown risk to the organisation. All planned works were suspended during the first lockdown and did not start up again until mid-June. When we were able to restart, we introduced new safe working practices to protect both tenants and our workforce, the extra steps required resulting in lower than usual productivity.

Throughout the year, some of our operatives and their work bubbles needed to self-isolate because of Covid alerts, further impacting our ability to maintain our usual service levels. Working closely with our contractors and suppliers, however, we were able to reallocate resources to other areas for the duration of the self-isolation periods.

During the year we refurbished two of our Sheltered schemes, Jubilee House and Aston Court, and during lockdown completed the makeover of Connelly Court.



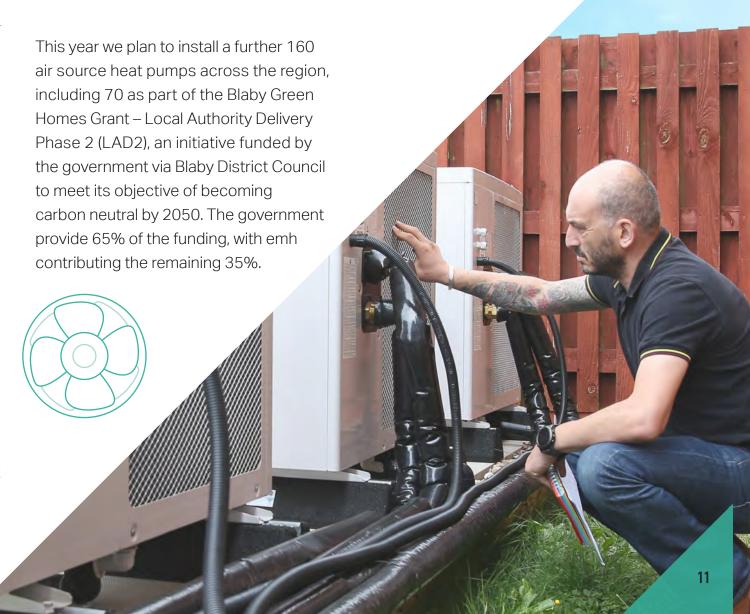


# **GREEN AGENDA**

The government requirement to be carbon neutral by 2050 is a challenge for the entire housing sector, and we have already made significant changes to our approach in both our existing properties and the new homes we are building.

We already have around 1,500 energy-saving homes and are undertaking a review of our strategies to look at ways of increasing our programme. We also understand the need to provide affordable options for our residents when there are fresh challenges to welfare reform budgets.

Our five-year programme for installing energy-efficient air and ground source heat pumps is part of this commitment to tackling fuel poverty and the environmental crisis.





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## **RESPONSIVE REPAIRS**

From December to March we received a significantly increased number of repair requests regarding boilers breaking down (1,800 up on the same period the previous year).

We acknowledge that this caused distress to residents who experienced difficulty as a result of this.

The main cause was people spending more time at home and requiring extended use of the boiler because of Covid restrictions - lockdown, working from home, being on furlough or self-isolating. Additionally, the average temperature during this period was eight degrees lower than last winter.

At one point we had 12 gas engineers self-isolating, and we had to postpone some appointments as the resident was self-isolating.

You can read more about how we have reviewed and improved this service in the Lessons Learned section of this report.

# Responsive repairs completed

**2020-21: 52,112 1** 2019-20: 34,631



#### On time

**2020-21: 90% 1** 2019-20: 85%



#### **Customer satisfaction**

**2020-21: 78%** 2019-20: 96%



"It was a difficult time for our operatives as they tried to keep everyone safe while maintaining services. This was particularly so for our team in Leicester when the city was the only place in the country not to emerge from lockdown with the number of Covid cases remaining high.

Residents were generally supportive of our new safer ways of working, and understanding when their jobs were cancelled during lockdown and needed to be rebooked afterwards."

David Shaw, Commercial Head of Responsive Operations



# **AIDS AND ADAPTATIONS**

We understand the importance of being able to remain independent and safe in your own home when you start to struggle with mobility.

Every year we set aside a budget to make life a bit easier for some residents by making an adjustment to their home. This could be minor works such as grab rails for the bath or a temporary ramp for a wheelchair. For major adaptations such as a level-access shower or kitchen alterations we can fund up to 50% in partnership with the local authority, who contribute the remaining cost through a Disabled Facilities Grant.

The Scrutiny Panel is undertaking a review of our aids and adaptations service this year.



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# **GAS SAFETY**

Throughout the year we had no cases of not being able to carry out a gas safety check due to a resident self-isolating, although we were unable to gain access to 10 properties. In line with regulatory requirements and our gas safety access policy, we are taking legal action to gain access and carry out the inspections.





Properties with a valid Gas Safety certificate

2020-21: 99.92% -

2019-20:99.96%







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## **KEEPING YOU SAFE**

Our safety inspections follow a regular cycle, which is why there may be marked differences in figures from the previous year. Please be reassured, however, that we follow all the relevant safety standards. Some services were disrupted due to government restrictions.

#### Fire risk assessments

**2020-21: 529 1** 2019-20: 216



Re-inspection of homes at medium risk of having ACM

**2020-21: 1,565 1** 2019-20: 8



Surveys for asbestoscontaining materials (ACM) on dwellings

**2020-21: 627\* 1**2019-20: 111



Re-inspection of communal areas with ACM

**2020-21: 525 2**019-20: 934



Surveys for ACM on communal areas

**2020-21: 366 1** 2019-20: 163



# Properties that have had ACM removed

**2020-21: 544 2**019-20: 627



#### **Asbestos**

Our five-year asbestos reinspection programme was halted by lockdown restrictions as the work was deemed non-urgent or essential, but it was restarted as soon as possible.

The annual reinspection of communal areas was disrupted due to the contractor furloughing staff but has now been completed.





\* This year the figure includes all management surveys, bulk samples, refurbishment surveys and empty property surveys.

# **YOUR TENANCY**

This standard covers how we address the housing needs of our local authority partners, and the services we provide to support tenants to maintain their tenancy and prevent unnecessary evictions.



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# **TACKLING HOMELESSNESS**

At the start of the pandemic we saw the extent of the homelessness crisis as the government strived to move homeless people into empty hotels for the duration of lockdown. Throughout this period, we were able to rehouse vulnerable homeless people identified through local authorities with the *Everyone In* initiative.

We work with homeless agencies and local authorities across the region to prevent homelessness with early referral systems using discretionary housing payment funding. We have also partnered with some local authorities to provide properties for short-term accommodation until a permanent tenancy is secured.



Commissioned support services help our tenants access the right support to sustain their tenancy.

Eviction is always a last resort.

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## **BUILDING MORE HOMES**

The pandemic had a significant impact on the delivery of new affordable homes during the year, with reduced numbers for completions and starts-on-site for new developments.





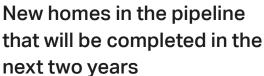
#### New homes built

2020-21:356

[192 rental properties + 164 low cost home ownership properties]

2019-20:468

[281 rental properties + 187 low cost home ownership properties]



2020-21: 1,336 2019-20: 1,048



#### New homes sold

2020-21: 198 2019-20:141



Key: 2020-21 2019-20





During the first lockdown, all but one of our sites were closed, reducing delivery to just over 50% of expectations. Regardless of the challenges, however, sales and demand of shared ownership properties remained high, and we achieved our annual sales target. Virtual viewings and digital systems were introduced during the year to help us to continue marketing the properties and to support our customers.

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## **LETTING OUR HOMES**

We had some difficulties letting properties during the first lockdown from March to May due to the government restrictions, but from June onwards we were able to move ahead with a new process which ensured new residents were signed up quickly and safely. The average relet time increased by eight days, reflecting the impact of Covid restrictions and the build-up of empty properties that we were unable to let early in the year.

Sheltered and Supported lettings took longer than usual, often due to older people more likely to be shielding or self-isolating, but we have let some of our longer-term vacancies following a successful marketing campaign on social media and in local newspapers.

"We very quickly found new ways of working. Telephoning all sheltered residents, using the housing management system to record the calls, and working closely with colleagues to ensure the service continued to be delivered to a high standard. We worked as a team to continue carrying out health and safety checks at the schemes while keeping Covid-safe, and using those opportunities to engage with residents – like waving through windows!"

Trisha Read, Senior Support Co-ordinator

Overall satisfaction with Housing & Neighbourhood services

**2020-21: 94% 1** 2019-20: 86%



Empty homes - Number of homes re-let

2020-21: 1,223

2019-20: 1,128



Average re-let time for general needs properties

2020-21: 32 days 📤

2019-20: 24 days

Average cost of relets

2020-21: £4,030 📤

2019-20: £3,419



The average cost of relets increased due to the safety measures we adopted in line with government advice on keeping everyone safe during the pandemic, meaning that every step of the process took longer than usual.

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## **MONEY MATTERS**

Rents were raised last year for the first time since the end of the government 2016 rent-setting policy of reducing rents by 1% a year for four years. In line with the Regulator of Social Housing's Rent Standard, the increase was inflation (CPI) plus 1%.

Residents were notified of the increase well in advance of it being applied in April, giving them plenty of time to contact us for advice and support.





# Households evicted for rent arrears

**2020-21:0 2**019-20:39



Several measures introduced by the government during the pandemic also had a positive impact on helping residents manage their finances, including a £20 a week Universal Credit uplift and the furlough scheme. The eviction ban, introduced on 26 March 2020, also protected tenants, requiring landlords to give extended notice of their intention to seek possession before starting court action. Working closely with local authorities, we were able to encourage residents struggling to pay their rent to apply for a Direct Housing Payment (DHP).





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## Residents offered support by Financial Inclusion Officers

2020-21: 1,190

2019-20: 1,523



Helped to claim in grants and additional benefits

2020-21: £2.2m

2019-20: £2.0m



#### Weekly arrears

2020-21: 3.02%

(Target 3.50%)

2019-20: 3.02%

(Target 3.50%)



### Monthly arrears

2020-21: 2.93%

(Target 3.50%)

2019-20: 2.91%

(Target 3.50%)



The number of residents offered support by our Financial Inclusion Officers was lower than last year as all consultations were done remotely via WhatsApp, making it more time-consuming to go through financial statements and documents. Both our team and residents found this to be convenient and effective.



"Last year was a mixed blessing. While I was glad to have the extra time at home with my children, knowing they were safe and having the opportunity to learn phonics alongside my sixyear-old, the lines were blurry. The guilt for every time I said "Just a minute darling, mummy's working" or my obvious frustration at hearing "I'm bored" for the twentieth time that day, was balanced with knowing I didn't have to rush about in the morning because getting to work took only three steps into the office space! I could have an extra 15 minutes with the kids at breakfast. Socially it was tough, and I found myself feeling like Emily the employee and Emily the mum 24/7! Glad to now have a better balance with some time to just be me... having a meal with a friend is like a breath of fresh, calm air!"

Emily Taylor, Income Collection Manager

# TENANT INVOLVEMENT & EMPOWERMENT

This standard covers how we provide opportunities for residents to scrutinise our services and make recommendations for improvement. It also includes letting you know how we use complaints to improve services and reporting to you through this annual report on our performance.



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## **TOGETHER WITH TENANTS**

In 2019/20 the Together with Tenants panel worked with staff to identify where we were performing less well against the **National Housing Federation's** Together with Tenants charter. At the end of the exercise, an action plan was developed for us to implement. Last year the residents monitored progress against the plan to ensure we undertook the 61 agreed actions. Residents from the Scrutiny Panel, Co-ordinating Committee, and SIGs took part in the monitoring.

To date we have completed all the actions, and they will now be kept under review by engaged residents.

#### Some of these actions include:

#### Communication

**Action:** Devise a method to confirm repairs orders to those residents without a texting facility.

**Solution:** An automated system to send emails has been developed and put in place.

# Relationships, accountability, and communication

**Action:** A summary of achievements of all engagement groups and panels to be published on the website.

**Solution:** A quarterly ezine is e-mailed to all engaged residents and published on our website.



#### Voice and influence

**Action:** Complete the *You Said, We Did* loop and show residents how their feedback has been influential.

Solution: A robust process has been developed where staff provide a copy of the draft policy with four questions. Residents proof-read the policy, answer the questions, and submit their own questions and comments. Staff have two weeks in which to respond to these questions and comments and to advise how they have amended the policy to reflect resident feedback.

#### When things go wrong

**Action:** Review the complaints leaflet to revise the language used.

**Solution:** A new guide has been developed with clear and easy to understand language and been published on our website.

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# **COMPLAINTS**

# We welcome complaints and compliments as they help us to see where we can improve and where we are getting it right.

Over the last 12 months we received a significant number of complaints about our handling of boiler breakdowns. The key points and our response are noted in the Lessons Learned section on page 25.

During the year we changed how we handle complaints to fall in line with the Housing Ombudsman's Complaint Handling Code. In future, all dissatisfactions will be categorised as complaints, removing any confusion and problems later in the process if an issue had been assigned to the wrong category. Our procedures have been updated to reflect this change.

#### Formal complaints received

2020-21:883

2019-20: 545



#### Concerns

(resolved at first point of contact without having to go through a formal investigation)

2020-21: 4,536

2019-20: 5,613





Due to our telephone arrangements and with many of the team working from home for much of the year, our Customer
Service Advisors did not have the usual access to the information and colleagues necessary to resolve your concerns at the first point of contact. Many concerns therefore had to be escalated to formal complaints so that they could be dealt with in as timely a manner as possible. This contributed to the higher formal complaints and lower concerns figures.

#### **Compliments**

2020-21: 1,624

2019-20:768



Key: 2020-21 2019-20





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# **LESSONS LEARNED**

We are currently undergoing a transformation programme which is looking at our services and procedures. Some of the lessons learned from complaints are being included in this programme, while others will form part of policy reviews undertaken by the Service Improvement Groups (SIGs).

A new Lessons Learned framework introduced earlier this year defines the role of each group within the organisation – including involved residents – and how they are linked. The final stage sets out how any actions taken as a result of lessons learned are communicated to residents.

ISSUE	<b>ROOT CAUSE</b>	<b>ACTION TAKEN</b>
No heating and hot water issues over the winter.	Colder than normal winter had a bigger impact than usual on boiler usage leading to more breakdowns, and the pandemic affected resources across the whole sector.	We introduced an escalation process that focused proactive contact on the most vulnerable. Regular meetings with contractors were arranged to monitor and respond to demand.
		The findings have been fed into our winter plan for 2021/2022.
Over the Christmas period there were delays in ordering parts for boilers.	A new job reference needed to be raised with us and we were closed for the Christmas break.	Process has been streamlined and the need for an additional job reference removed.
Fly-tipping problems.	Resources and not being informed of issues sooner.	Pilot scheme created with Estate Champions reporting on estate issues in a timely manner.
Over the Christmas period our out-of-hours calls provider struggled with increased demand.	Colder than normal winter and pandemic affecting staffing levels.	Our Customer Service Centre now provides back-up cover during bank holidays so that additional demand can be handled more effectively.
Damp and black mould cases were taking too long to be dealt with.	Multiple contractors and emh staff involved in the process.	Specialist contractor appointed to produce a full report; new information leaflet created.
Complex ASB cases difficult to co-ordinate.	Number of staff involved and taking ownership.	Boosted resources within the ASB team including a new Team Leader position.

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# **RESIDENT INVOLVEMENT**

The number of residents able to attend some Service Improvement Group (SIG) meetings was severely impacted during the year, and so we developed different ways of gaining the views of residents.

For the Engagement & Communications SIG, members of a sounding board were asked the same questions as those attending the virtual meetings, an approach which allowed us to receive a wider response. One of the key achievements of the group was to develop a list of questions for recruiting managers to use when interviewing potential new customer-facing staff.

Along with the Community & Investment team, the Housing & Neighbourhoods SIG developed the Estate Champions programme. Recognising that we needed to engage with residents in a different way, the role of Estate Champions is to complete

bi-monthly surveys about their neighbourhoods and upload photographs so that we can see the issues out on our estates. Once all the surveys have been received, a report is prepared outlining all the action that we need to take.

# We have over 300 residents signed up to the Estate Champions programme.

The Property Services SIG meetings resumed in November and were held virtually. At the start of 2021, the Grounds Maintenance team attended and outlined their plans for the year, including those relating to cleaning. Later, the Development team shared the digital welcome packs - including information relating to the defects period and contractor obligations - given to residents moving in to newly-built homes.

Unfortunately, there were not enough members of the Customer Experience SIG to hold any meetings.

# Some of the consultations carried out in the last 12 months include:

- ► Abandonment Policy
- ▶ Acceptable Behaviour Policy
- ▶ Asbestos in the Home guidance
- ► Compensation for Service Failure Policy
- ▶ Complaints Policy and guidance
- ► Income Collection and Debt Recovery Policy
- ▶ Scooter Policy
- ▶ Tenancy Breaches Policy



The Scrutiny Panel carried out a thorough investigation of the standard letters that are sent out to residents in relation to ASB.

The panel worked closely with the ASB team and solicitors to ensure the team has a suite of letters which lead the way in the sector.

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### RESIDENT INVOLVEMENT

The original budget was £52,900, but the actual costs were lower because due to the lockdown we had to move to online engagement activities.

Amount spent on resident involvement (not including staff time)

2020-21: £4.431

2019-20: £33,277



"Working from home has allowed me to be more focused, but with the joy of being nudged by my dog when it's time to take a break."

Anne Phillips, Community & Investment Officer

"Being a person of a certain age, getting to grips with Teams meetings almost curtailed my resident involvement after 11 years as in the beginning it was challenging.

However, with patient training and guidance from emh staff, I am now able to meet safely online with Heads of Service, members of staff and other involved tenants and continue to work together in decision-making and improving services."

Pat Sharpe, Resident, Chair of Housing & Neighbourhoods SIG







"A different experience, sometimes challenging, sometimes difficult.

Once mastered we all have a good time and get through a lot of work as though we are all in the same room, which we are but virtual."

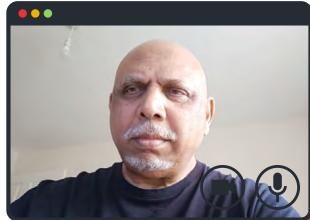
Gill Leverton-Taylor, Resident, Chair of Scrutiny Panel

# RESIDENT INVOLVEMENT AND THE FUTURE

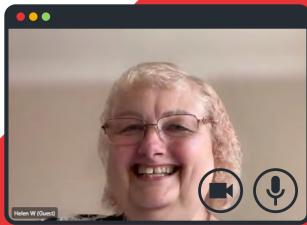
Due to Covid restrictions we had to develop a new way of working digitally. This has had the welcome effect of enabling us to reach a far wider audience. Where in the past residents may not have wanted to join a meeting at one of our offices, now with no travelling involved residents are free to join a meeting from the comfort of their own home.

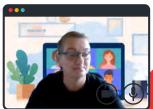
Meeting digitally has the added benefits of not only reducing costs, but also the amount of time colleagues spend preparing meeting rooms, refreshments and transport, allowing them to work on other projects. We are aware that digital meetings are not for everyone, and in the future intend to use a blended approach of online, digital and face-to-face engagement.











To find out more about resident involvement, our online groups and Estate Champions, please contact Community & Investment Officer Anne Phillips: anne.phillips@emhgroup.org.uk

# NEIGHBOURHOOD & COMMUNITY

This standard includes keeping your neighbourhoods and communal areas clean and safe, and working in partnership with other agencies to prevent and tackle anti-social behaviour. It also includes co-operating with relevant partners to help promote social, environmental and economic wellbeing in the areas.





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## **ANTI-SOCIAL BEHAVIOUR**

Anti-social behaviour (ASB) covers a wide range of behaviours - from persistent noise nuisance and verbal abuse to serious violence and other criminal activities - which can affect your quality of life and interfere with the enjoyment of your home.

We want our residents to feel safe and be proud of where they live, and we work with strategic partners such as the police and local authorities to combat any reported concerns regarding ASB.

We also encourage complainants to contact relevant agencies themselves to report any issues.

Our ASB procedures include various measures that we can take to help combat reported concerns, including warning letters, acceptable behaviour contracts, and more serious interventions such as possession orders.

#### New cases recorded

2020-21: 1,039

2019-20:819



**Evictions for ASB** 

2020-21:0

2019-20:2

0

Key: 2020-21 2019-20

Over lockdown periods we saw a slight increase in reported ASB cases, and a further 73 cases due to Covid-related concerns, including queries about rule-breaking, gatherings and other associated problems.

We also dealt with a greater number of complex cases, with more queries from and about those living with mental health issues made worse by living conditions under the restrictions.

There were no evictions during the year in line with government guidance.

"Working from home was difficult and lockdown did generate a higher volume of work for the ASB team. Lack of face-to-face engagement made the job harder, but the whole team adapted and prevailed with our heads held high and were able to say we did our bit to beat the virus while still ensuring our customers' concerns were dealt with to the highest standards."

**David Sweet, ASB Officer** 



# **CUSTOMER SERVICES**

Our Customer Services team operates across all areas of the business and crosses all the standards.



3
YOUR TENANCY







HOME

### **HOW YOU REACH US**

During lockdown many of our Customer Service Advisors were working from home. Due to the arrangement of our telephone system, it was not possible to automatically transfer incoming calls to their mobile phones, and the team were therefore responding to more voicemails and emails than usual.

#### 1. Phone calls

**2020-21: 121,268\* 2019-20: 134,713** 

#### 2. Emails

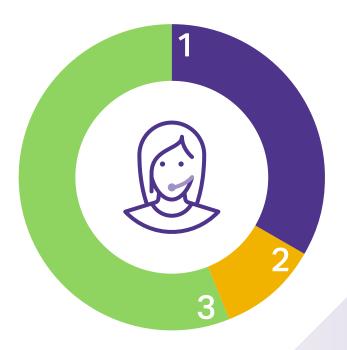
**2020-21: 38,911 1** 2019-20: 29,631

# 3. Contact through myhomeonline

2020-21: 203,317 🛕

2019-20: 147,738

<sup>\*</sup> This is not reflective of the true number of calls made as early in the pandemic some incoming calls were diverted to a message-taking facility, and our advisors were using their personal mobile phones to call customers back.



#### www.myhomeline.org.uk

Our digital platform is proving increasingly popular, with the number of residents registered up from 51% last year to 63%. The number of activities on the platform increased by 38%.

"I have my home comforts and not the commute, and with Teams it is easy to stay connected with my friends and colleagues. As a whole, working from home or the office has shown how we still work as a team and all have the same goal at heart. It is great to be able to support some people who are feeling lonely or isolated."

Rita Mattock, Customer Services Advisor



We hope that you have found this report useful. If you have any suggestions as to how we could improve the report next year, please let us know.

- ► Text us on: **07860 024 523**Text the word **'Bal'** or **'Balance'** and your account balance will be automatically sent back to you.
- ▶ Text the word 'Callback' and a member of our Customer Services team will ring you back.
- ▶ E. customerservices@emh.co.uk
- ▶ T. 0300 123 6000