



# Bitesize Annual Report

*This report covers the period  
1 April 2024 to 31 March 2025*

Co-operative and Community Benefit  
Societies Act 2014 Register No. 32427R



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# Welcome

## to our review of 2024/25

**Every Tenant Deserves the Best Possible Home and Service. This vision drives our Inspiring Saffron strategy, our activity and decision making. This report covers the financial year 2024/25 and highlights some significant achievements.**

We were among the first providers to be inspected by the Regulator for Social Housing following the introduction of the new Social Housing (Regulation) Act. We were pleased to maintain the highest grade for Governance (G1), and a strong grade for financial Viability (V2). We were also delighted to be awarded the top (C1) grade for Consumer Standards, recognising our ongoing commitment and progress in putting tenant voice and influence at the heart of our approach.

We have seen positive results from the new Tenant Satisfaction Measures (TSMs) metrics we introduced in 2024/25.

The increase in overall tenant satisfaction is a key indicator of this with a further 9 out of our 12 Tenant Satisfaction Measures also increased.

To see the full results, please see page 12. We hope you enjoy reading through this Bitesize report – co-designed with Saffron’s Tenant Group. If you are interested in reading the full report, you can find it on our website by clicking [here](#).

Kim Newman – Chair

James Francis – CEO







# Inspiring Saffron Strategy

## Inspiring Communities

**Purpose – Inspiring Community sets out the actions and path to increasing tenant satisfaction from 74% in 2025 to 90% by 2030.**
























We are committed to understanding tenant needs and ensuring their voices are central to decision-making. Whilst we haven't hit our 2024/5 ambition of 80% satisfaction, we have seen an increase in overall satisfaction and a slow but steady improvement across our other tenant satisfaction indicators.

To improve on tenant satisfaction, we will do the following over the next year:

- Targeted projects on Anti-social behaviour (ASB) handling, complaints resolution, tenancy sustainment, and safeguarding.
- Consulting with tenants and applying new service standards including lettings, communal areas and the introduction of neighbourhood-based management to provide tailored, consistent support for tenants.
- Delivering social impact projects such as the Care Leavers Support Programme, partnerships with financial hardship services, and Domestic Abuse Housing Alliance (DAHA).
- Continuing Service Quality Committee (SQC) work to ensure tenant feedback meaningfully informs decision-making, complemented by improved performance.



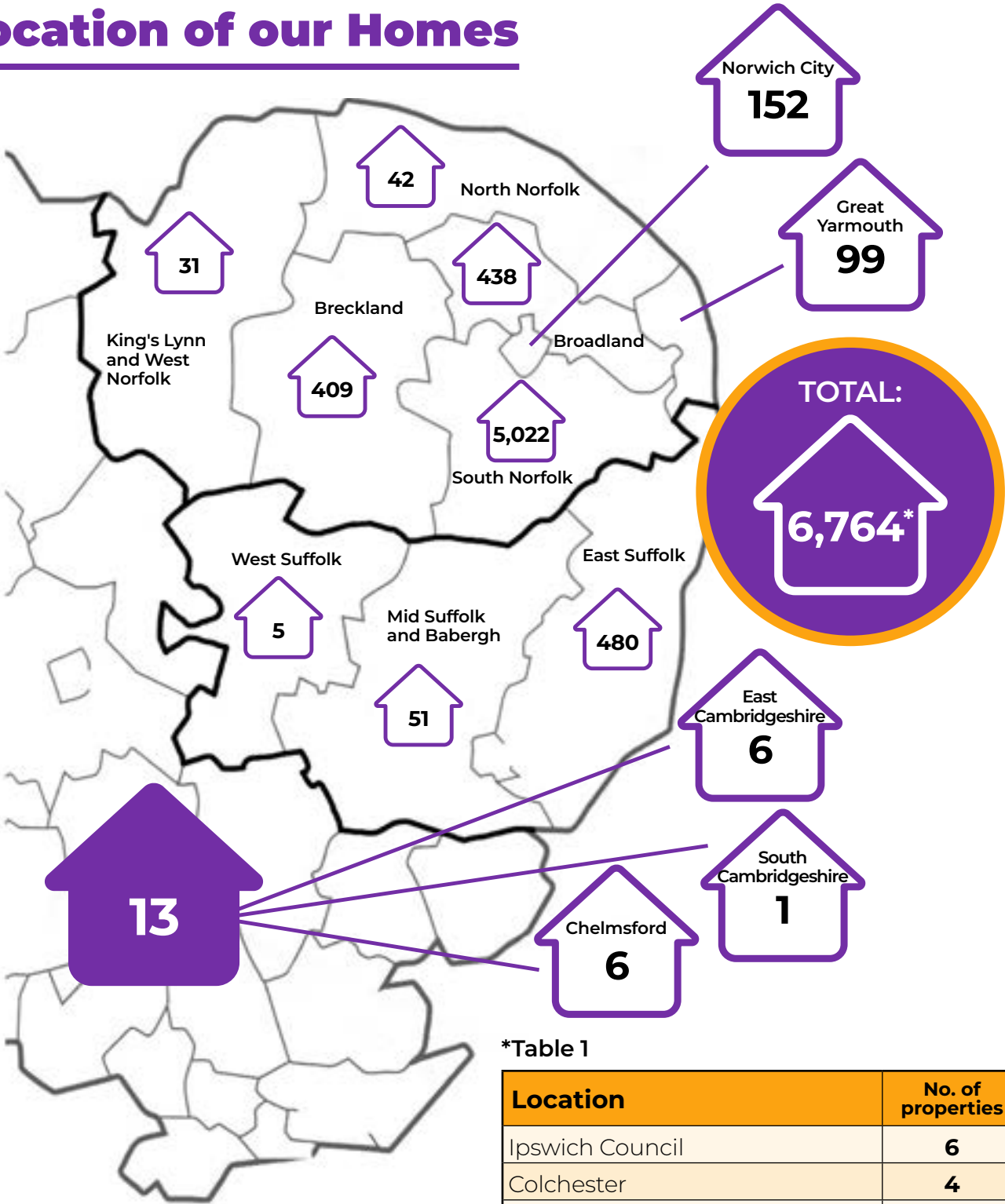
# Key Performance Indicators 2024-25

 Complaints responded to within Complaint Handling Code timescales (Stage 1 (S1)/Stage 2 (S2) split) = <b>S1 Low Cost Rental Accommodation (LCRA) = 80%</b> <b>S1 Low Cost Home Ownership (LCHO) = Nil Return</b> <b>S2 LCRA = 68%</b> <b>S2 LCHO = Nil Return</b>	 Tenants – accidents & near misses (Qtr) = <b>1</b>
	 Housing Health and Safety Rating System Category 1 Failures = <b>1</b>
	 Terminations in Period = <b>44</b>
 Complaints escalated to stage 2 = <b>16%</b>	 Re-let times – general needs = <b>18</b>
 Overall satisfaction = <b>LCRA = 74%</b>	 <b>Number of affordable homes = 6,764</b> <ul style="list-style-type: none"><li>▪ 3,158 General Needs Properties for Social Rents, Supported Rooms and Over 50/Over60 Properties</li><li>▪ 2,252 General Needs Properties for Affordable Rents and Local Housing Allowance</li><li>▪ 589 Housing with Care and Sheltered Properties</li><li>▪ 128 Independent Community Living Properties and Rooms</li><li>▪ 178 Intermediate Rent Properties</li><li>▪ 281 Shared Ownership Properties (Including 76 HOLD Properties)</li><li>▪ 178 Shared Equity Properties</li></ul>
 Homes that do not meet the Decent Homes Standard = <b>0.13%</b>	
 Gas safety checks = <b>100%</b>	
 Fire safety checks (FRAs) = <b>100%</b>	
 Asbestos safety checks = <b>100%</b>	
 Water safety checks = <b>100%</b>	 Number of new affordable homes completed during year = <b>94</b>
 Lift safety checks = <b>100%</b>	 Number of homes sold on the open market* during the year = <b>25</b>
 Arrears = <b>1.5%</b>	 Number of Total Property Management Surveys older than 6 years = <b>724</b>
 Occupancy = <b>99.86%</b>	 Average Standard Assessment Procedure (SAP) rating = <b>74.4</b>
 Number of empty homes at end of Period = <b>24</b>	 Increasing EPC rating of existing stock to 'C' or above = <b>72.2%</b>
 Electrical testing (5-year policy limit) = <b>99.86%</b>	

\*These are homes that are no longer fit for purpose, and by selling them it allows us to buy and develop new, better quality, efficient stock.



## Location of our Homes



\*includes 23 properties listed

\*Table 1

Location	No. of properties
Ipswich Council	6
Colchester	4
Babergh	3
Braintree	2
Brentwood	2
Castle Point	2
Epping Forest	1
Fenland	1
Peterborough	1
Tendring	1
Total	23

## Home Types

Saffron Properties as at 31/03/2025

Location	No. of properties
Affordable Rent – General Needs	2,252
General Needs	3,158
Housing for Older People	589
Intermediate Rent	178
Shared Equity	178
Shared Ownership (HOLD and Standard)	281
Supported Housing	128
Total	6,764

## Responsive Repairs, Sustainability, Investing in Existing Homes

We have increased the average SAP (energy performance) rating of our homes from 73.05 to 74.4 over the last year (1=worst, 100=best).

Continuing our commitment to Net Zero, during 2024/25 we installed the following in our Saffron homes:

1. 861 Windows in 93 addresses
2. 118 Loft insulations
3. 114 Air Source Heat Pumps
4. 110 Solar PV panels
5. 81 Cavity Wall Insulation top-ups
6. 37 Doors

This table shows the number of jobs completed for tenants in this period:

Budget Area	Completed Works 2022/23	Completed Works 2023/24	Completed Works 2024/25
Net Zero	126	*34	202
Electrical rewires	50	86	76
Kitchen Improvements	106	100	112
Bathroom Improvements	82	81	75
Window Replacements	121	68	99
Roof Replacements	76	76	79
Door Replacements (inc. Fire Doors)	285	157	260
Central Heating Replacements	366	328	169
New Oil Tanks	23	14	10
Loft Insulation	117	202	203

\* Relates to a delayed start on Wave 2 due to the complex nature of applying as part of a group of Housing Associations. 7





In addition to the above, Asset also carried out the following works this year:

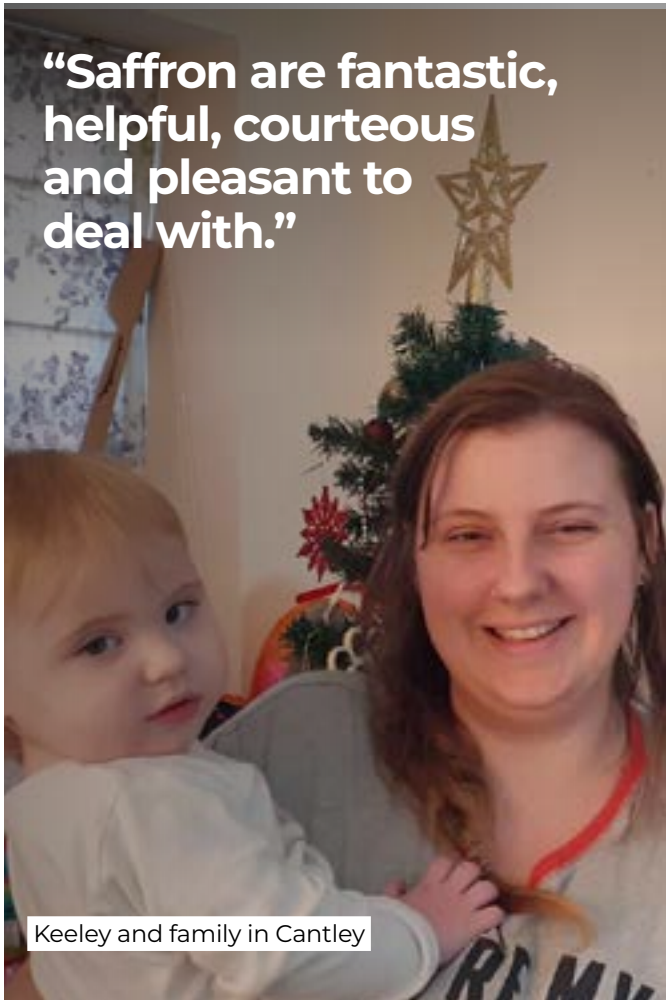
Budget Area	Completed Works 2022/23	Completed Works 2023/24	Completed Works 2024/25
Reactive Repairs	13,690	14,640	19,606
Gas Services	6,589	6,467	6,776
Air Source Heat Pump Services	1,006	1,324	1,905
Electrical Tests	1,572	1,521	1,444
Oil Services	2,076	2,056	1,965
Solid Fuel Services	67	74	62
Fire Risk Assessments	215	224	209
Fire Door Inspections	1,603	2,321	3,148
Asbestos Surveys	187	199	374
Damp Related Works	473	1,035	923
Smoke Detector Upgrades	872	982	709
Scheme Legionella Inspections	81	125	268
Planned Exterior Painting/works	170	168	369
Major Scheme Revenue Works	1,686	959	1,694
Void Properties completed	332	391	425
Void works completed	1,505	2,558	1,731

Alongside the announcement of Awaab’s Law due to take effect in October 2025, our awareness of further damp and mould cases increased during this period due to Saffron continuing to seek out cases through all surveying and works streams.

A communications campaign running alongside this also supported tenants to report any mould or damp they were aware of, leading to further reporting.

Works to properties with mould or damp saw a decrease of 11% in 2024/25 due to new reported cases, and new colleagues were taken on to support this.

During the period we invested £9.6m in our existing homes and undertook 724 Total Property Management surveys (older than 6 years).



Keeley and family in Cantley

## Health and Safety Performance 2024/25

**Saffron has continued to deliver strong Health and Safety (H&S) performance throughout 2024/25, highlighted by the successful retention of the RoSPA Gold Award for a fifth consecutive year—earning us Gold Medal Winner status. This prestigious recognition reflects our sustained commitment to high standards in health and safety management, for both colleagues and tenants.**

### Incident Management and Learning

All fire incidents are thoroughly investigated to determine causes, evaluate Saffron’s response, and identify opportunities for improvement. In 2024/25, there were:

- 48 colleagues-reported incidents (including 16 near misses), with 8 classified as major incidents—a decrease from 11 last year.
- 4 of the major incidents were reported to the HSE under RIDDOR.
- A fire in the server room in September triggered a response from the Fire Service and led to a full refurbishment of our backup power systems.
- 29 tenant incidents (including 3 near misses) and 2 fires, all of which were promptly investigated.

There were no fatalities recorded during the year.

### Training and Engagement

Our Safeguarding Statement outlines our unwavering commitment to creating safer environments and taking prompt action to protect children, young people, and vulnerable adults.

All colleagues are receiving or have received training on Domestic Abuse as part of our journey toward achieving Domestic Abuse Housing Alliance (DAHA) Accreditation.

### Compliance and Future Preparedness

Compliance remains strong across all key areas. In anticipation of ‘Awaab’s Law’, we have established a dedicated Damp and Mould Team and will deliver training to all operational colleagues.

We continue our positive programme of home condition surveying, improving data quality and identifying investment priorities. This effort supports essential upgrades aligned with the Decent Homes Standard and the Housing Health and Safety Rating System (HHSRS).



**In 2025**  
**Saffron retained the**  
**RoSPA Gold Award for**  
**health and safety.**



# Customer Service

## Community Foundation

This year from our **Tenancy Sustainment Fund**, we issued **£192,000** to successful applicants, supporting 429 households who were on low incomes, partial Universal Credit or Housing Benefit. We awarded an average of £448 and the maximum of £500 was given to 167 people.

We also issue Essential Grants to help tenants who are unable to afford to buy or replace essential items such as white goods, beds, flooring, and help towards heating their homes. This year we awarded 37 grants totalling **£12,596.86**.

## Community Improvement Fund

Our **Community Improvement Fund** has invested £9,932 into our communities this year, improving the appearance of communal areas or providing services which make tenants feel safer, such as personal safety and home security equipment.

Over the past year we have also funded an advisor from Norfolk Citizens Advice for tenants and residents. Throughout the year they helped 223 people, with advice around debt, applying for benefits, getting better energy deals and applying for grants.

We have also continued to fund the Tenant Support and Wellbeing Service, provided by Life & Progress. This is a free, impartial service available to tenants and residents, providing practical information, resources and counselling to help people balance their work, family and personal life.

Finally, the Your Own Place Food Hubs Project has continued. This is an award-winning social enterprise delivering money, housing, tenancy and cost-of-living support to prevent homelessness. They have been working with us again this year supporting tenants from a base in Wymondham and Diss within existing foodbanks.



citizens  
advice

## Engagement

This year, the Tenant Scrutiny Group and Tenant Communication and Support Group expressed to us that their groups were not working in the best way, so we agreed to carry out a review and create a new Engagement Framework.

We commissioned Tpas, who are tenant engagement experts, to lead a consultation with engaged tenants and Saffron colleagues. Tpas ran sessions to look at how we have historically engaged with tenants to pinpoint what has worked and what hasn't worked, to determine the key ingredients required for the future.

### The themes that came from these sessions were:

- **Trust** – in the process, to enable tenants and residents to be able to influence at an early stage, and in an environment which feels safe to contribute, with other tenants, residents and Saffron employees.
- **Willingness** – of Saffron colleagues to meaningfully engage with tenants and residents.
- **Communication** – effectively feeding back outcomes to people following engagement. Setting clear expectations for engagement and sharing quality information in an open and transparent way to help tenants and residents give feedback effectively.
- **Time** – to plan engagement activities more effectively so they are not rushed, or tick box exercises. To have time within those projects to fully discuss, understand and contribute.

We designed a new engagement framework based around these themes, which was approved by our Service Quality Committee in October 2024.

This framework enables a range of ways to influence service such as satisfaction surveys, workshops, one-off events or community days, with feedback going to one main tenant and resident group called the Saffron Tenant Group.

We've already started this work, holding workshops recently to explore the design of our tenant portal and how we handle complaints at Saffron, with further work planned to gather feedback about our

Damp & Mould service.

There are spaces available on our Saffron Tenant Group, so please get in touch if you would like to be involved, by clicking [here](#).



## Permissions & Alterations Policy Review

Our Permissions and Alterations Policy was updated in 2023, and tenant groups were asked to review the policy. They felt that the changes proposed would really affect tenants and requested broader tenant consultation to look at the whole service, so that is what we did.

We ran a task & finish group between April and July 2024, after which the group made 51 recommendations to make changes to the service. 25% of these were declined, and the tenants involved were disappointed that more of their recommendations were not approved, particularly the things they felt affected tenants the most.

Saffron colleagues revisited the original recommendations, following a review by the SQC, and held another meeting with members of the task & finish group, who were happy with the final approved recommendations.

The new Alterations and Permissions Policy has now been approved, and we are confident this reflects the views of tenants and residents.

We have met with some of the tenants involved to discuss their experience of the task & finish process and are using our learnings to create a set of guiding principles for future engagement.





Complaints & Compliments

We received 492 Stage 1 complaints this year, with 81 of these escalating to Stage 2. We responded to complaints within the timescales in our policy 73.8% of the time. On average, it took us 15 days to respond to a Stage 1 complaint, and 29 days at Stage 2.

We are training front-line teams to resolve issues faster and reduce the need for complaints to escalate. We are tracking the time it takes us to respond and to close actions, alongside satisfaction scores, so we can measure improvement.

When tenants and residents complain about the service they receive, our aim is to be fair, put things right, and learn from the outcome. You can read more about what we've learned from complaints this year, and how we are improving service, in our Annual Complaints Performance & Service Improvement report. View it by clicking [here](#).

We also received 128 compliments in 2024/25, from tenants and residents who were particularly happy with the work we'd done. We learn from these too, as they show us the kind of things customers want to see more of.



492  
stage 1  
complaints



81  
stage 2  
complaints



128  
compliments

"I am literally on cloud 9 and feel like the weight of the world has been lifted off my shoulders. You do such important work. Thank you again, a million times, thank you!"

Tenant Satisfaction Measures

Full set of TSM results for 2024/25:

TSM question	2024/25 score	Change from 2023/24	Direction of Travel
TP01 Overall satisfaction	74%	+2%	
TP02 Repairs service	76.8%	+3.5%	
TP03 Repairs completion time	68.3%	+3.2%	
TP04 Building maintenance	73.4%	+2.1%	
TP05 Safety	80.9%	-0.6%	
TP06 Listens to me	63.1%	+3.3%	
TP07 Keeps me informed	73.9%	+3.5%	
TP08 Treats me fairly	77.6%	-0.5%	
TP09 Complaint handling	39.1%	+8.0%	
TP10 Communal areas	57.3%	+2.9%	
TP11 Neighbourhood contribution	61.1%	+2.6%	
TP12 ASB	62.0%	+1.5%	

Tenant Satisfaction Measures Survey 2024-2025

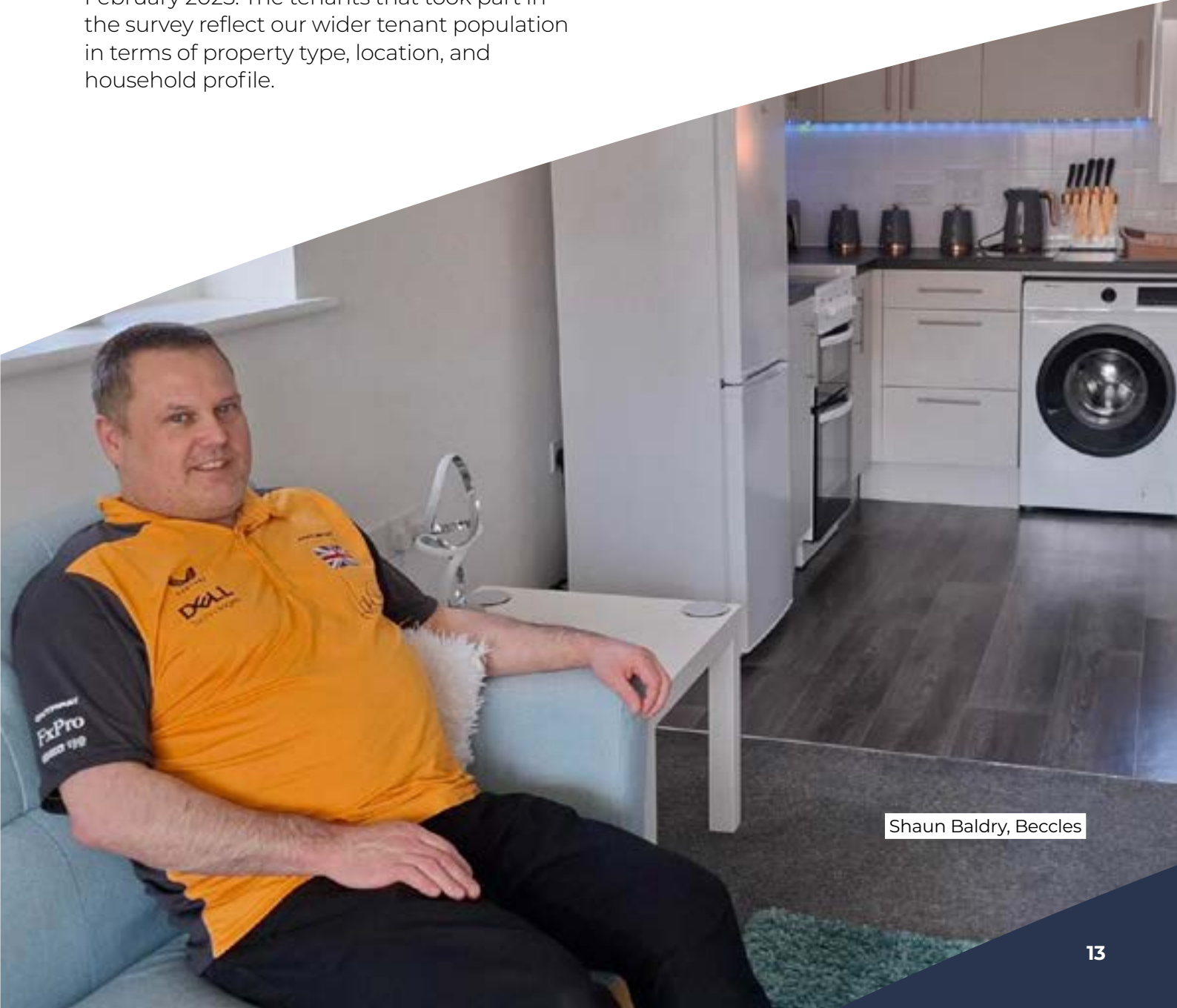
TSMs – What are they?

Tenants Satisfaction Measures (TSMs) are made up of information gathered from surveys conducted which have been designed by the Regulator for Social Housing. Saffron, along with every other social housing provider in England, Wales and Northern Ireland, must complete surveys about what tenants think about the services they receive. The survey is made up of 12 questions.

We asked 694 tenants for their views by phone, email, and post between April 2024 and February 2025. The tenants that took part in the survey reflect our wider tenant population in terms of property type, location, and household profile.

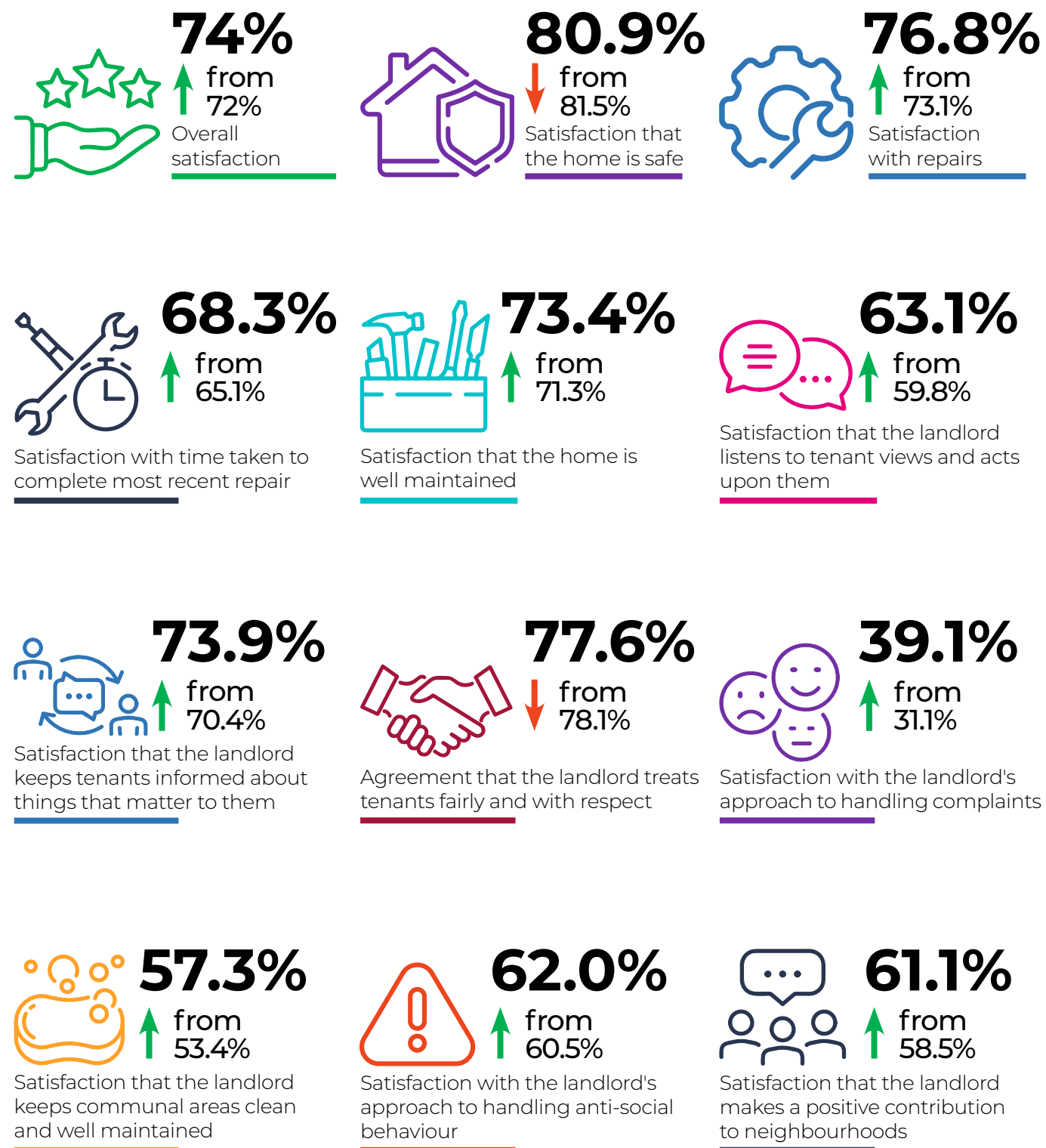
We used a mix of contact methods and made sure to include tenants from different types of homes and backgrounds to make the survey fair and inclusive. The results give a clear picture of what tenants think about Saffron.

In summary, 3 key questions from the survey have shown an upward trend in results from 2023 to 2024: overall satisfaction, satisfaction with repairs, and the time taken to complete repairs. For an overview of the results, you can find them on our website by clicking [here](#).



Shaun Baldry, Beccles

## Tenant Satisfaction Measures



## Statement of Income



Period covered: 1<sup>st</sup> April 2024 - 31<sup>st</sup> March 2025

	Saffron Group (£'000s)
Turnover	49,471
Operating expenses	- 39,587
Gain on disposal	4,516
Operating surplus	14,400
Net interest	- 9,699
Surplus before tax	4,701
Tax	13
Surplus for the year	4,688
Gain from pension scheme exit	8,813
Total income for the year	13,501

You can find a key to these terms on the next page...





## Key



**Turnover** - total income made during the year. This is mainly from rents and service charges, but also includes property sales and income from solar panels.

**Operating expenses** - cost of delivering our service, including our customer contact centre, repairs and maintenance, care for independent living schemes, and neighbourhood officers.

**Gain on disposal** - we occasionally sell vacant properties if they no longer meet the needs of tenants, allowing us to buy and develop new, better quality, and more efficient homes.

**Operating surplus** - total income minus operating expenses.

**Net interest** - total interest made (for example from loans or bank deposits) minus the interest we pay (on loans, overdrafts etc.)

**Surplus before tax** - total funds generated before tax.

**Surplus for the year** - total funds generated after tax.

**Gain from pension scheme exit** - a one-off adjustment after closing one of Saffron's pension schemes. Saffron received an £8.7 million payment from the pension fund, enabling further investment in homes and services over the coming years.

**Total income for the year** - as a not-for-profit organisation, every pound that Saffron makes is put back into helping us deliver the best possible home and service.



### Contact Details

Email us on: [info@saffronhousing.co.uk](mailto:info@saffronhousing.co.uk)

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