

**Better
Homes
Communities
Business
Futures
for customers**



BB LIVING



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Introduction

This strategy supports our ‘Better Futures’ corporate strategy and our vision to deliver excellent customer experiences.



Better Futures vision aspiration

To achieve this, we will consistently get the basics right by:



Listening to and empowering customers



Improving our digital offer



Developing our customer ethos culture

We will know we are succeeding when our customers tell us!

Our target is to achieve at least:



87%
overall customer satisfaction



86%
satisfaction with repairs



73%
satisfaction that we listen to and act upon customers’ views

This strategy will aim to build on the successes of our previous Customer Strategy, through which we:

Strengthened our customer voice through our Customer Community, now with over 300 members.

Generated trust that we will do what we say we will, when we say we will, listen to customers' views, and act on them. Satisfaction in this area is currently on target at 72%.

Ensured we continued to offer customers a choice in how they engaged with us, thanks to additional digital services such as LiveChat and the B3Living app.

Enabled sustainable communities through building close links with community partners such as OneYMCA, Emerging Futures, CHEXs, and the Money Advice Unit. This has led to sector-leading rent arrears figures of around 1%, with one eviction for rent arrears completed in four years.

Delivered great customer service by introducing the Customer Ethos and rollout of customer service training to all colleagues. As a result, we achieved top 10 results for our Tenant Satisfaction Measures (TSMs), including 85% overall satisfaction as of January 2025.

When asked, **91%** of customers told us that **sustainable and safe homes and estates** are their most important priority, particularly in relation to antisocial behaviour across our estates and the safety of their homes.

The theme of safe homes and estates is expanded in our 'Strategy' section.



Four key themes

Excellent customer experiences.

Data-led insights and improved digital services.

Customer scrutiny and engagement with our diverse communities.

Sustainable and safe homes and estates.

This strategy's purpose is to outline our approach to delivering services to our customers: to ensure these services reflect the needs and wants of our customers, and that they are tailored, accessible, and sustainable. It will cover four key themes.

Customers told us their second most important priority is for B3Living to provide excellent customer experiences. Ensuring the delivery of good quality service to our customers is particularly important in the context of increased regulation. This includes the Consumer Standards, an emphasis on customer participation in service design, and scrutiny over service delivery.

Our 2024-27 Better Futures Strategy demonstrates our Board's continued commitment to making a sustainable, positive change to housing provision for our customers and communities. Delivering excellent customer experiences is at its heart.

This strategy, together with our Better Futures strategy, was put together with input from our customers, the Board, and colleagues from across the organisation.





Background and regulatory context

B3Living rents and sells homes to help people who are priced out of the market. These homes are mainly in Broxbourne and across south-east Hertfordshire, where we have c. 5,800 homes supporting more than 12,000 people. Our customers (and ‘customers’ is how we refer to anyone who accesses any of our services) include:

- Households in our general needs low-cost rented accommodation (around 3,800 of our homes sit within this category).
- Homeowners, including leaseholders and shared owners (around 1,200 homes).
- Independent Living Schemes and extra care older peoples’ accommodation for those over 55 years old (around 300 homes).

The current (and likely future) regulatory environment, led by the Regulator of Social Housing, emphasises customer engagement and scrutiny. The updated Consumer Standards, as part of the Social Housing (Regulation) Act 2023, underlines the quality and performance benchmarks that social housing providers must meet. They ensure that tenants live in safe, good quality homes, and that landlords understand their needs, and enable customer influence. They should also be transparent about how services are delivered and accessed, promptly respond to mistakes, and learn from complaints.



From 2024, the Regulator also requires landlords to actively monitor tenant satisfaction through measures like the Tenant Satisfaction Measures (TSM). While we have consistently collected and published customer feedback for many years, the TSMs now give a clear mandate for regular (annual) data collection and reporting on specific criteria, ensuring transparency and accountability to customers regarding the quality of their homes and services provided.

Ultimately, this pushes landlords to prioritise positive customer interactions and address concerns effectively. It also offers a direct comparison between landlords, against whom we measure up favourably.

While our current customer outcomes are significant achievements, the environment and customer expectations, are continuously changing. We must continue to pursue service improvements designed alongside our customers to ensure that we can maintain this sector-leading performance. Our services must be tailored and personalised to what our customers tell us they need or want from us and, based on customer segmentation information, particularly linked to equality, diversity and inclusion data.

We know our customer group is constantly evolving and we must ensure that we know our customers. This is how we can deliver a service that meets their diverse needs.

In October 2024, we were among the top 10 landlords for overall customer satisfaction and how we deal with complaints, and number 11 for how we handle repairs.





The strategy

Excellent customer experiences

Personalised, proactive services

We must ensure that we offer personalised and inclusive services that meet the individual needs of customers, such as accessible information for those with disabilities, or financial advice for tenants facing rent arrears. This ongoing review of customer needs will ensure clarity for colleagues and customers around how we can tailor our services to meet these needs and will significantly inform our approach to personalising our services.

Our customers tell us that excellent customer experiences are a key priority for them. Empathy and the way in which colleagues communicate with customers is integral, and regular training for customer-facing teams will ensure they understand tenants' needs and have the tools to resolve issues quickly and effectively. We will also work towards achieving a customer service accreditation to demonstrate our dedication to excellence in this area.

A multichannel service offer also continues to be a key commitment of this strategy. This ensures customer service is available through various channels — phone, email, live-chat, and in-person at local offices or out on our estates. Customers should be able to engage with B3Living in their preferred method, leading to faster response times and greater convenience.

Furthermore, our Community Development team will continue to build and maintain close links with community partners (such as CHEXS, Families First, the Job Centre, the CAB and the Money Advice Unit, among others), all of whom we signpost customers into and some we partially fund. These organisations offer tailored services to our customers in need. Our Customer Coach will also continue to offer personalised one-on-one support to vulnerable customers at risk of losing their home, or others with extenuating circumstances requiring additional support.



Reviewing and updating the Customer Ethos

Our Customer Ethos was created in 2020. While it continues to be a key staple of our customer service delivery, it needs updating to ensure that it remains fit for purpose and represents the needs of our customers. Customer consultation on it will take place in 2025/26.

Customer service training will also be an ongoing task, with all colleagues receiving regular, updated training to reinforce the level of service our customers expect us to deliver.

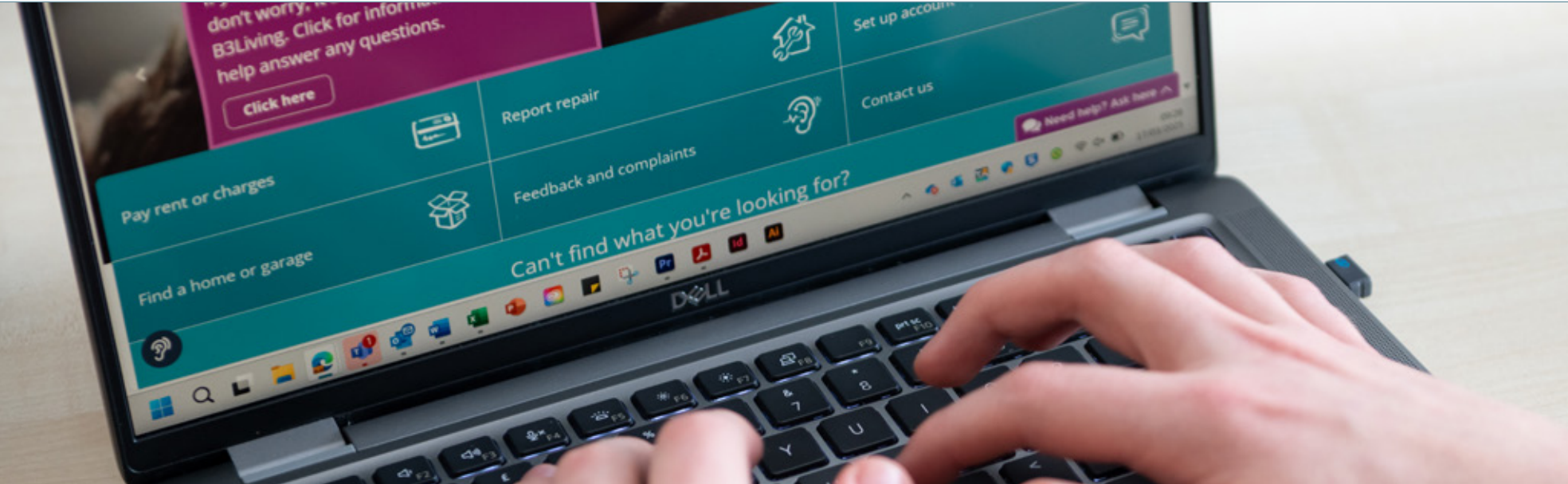
Doing the basics brilliantly

This is at the core of what we do and includes:

- **Completing repairs on time, first time.**
- **Getting back to customers when we say we will.**
- **Following our policies and processes for complaints / antisocial behaviour/rent arrears and more.**
- **Communicating clearly in the way in which our customers want us to engage with them.**
- **Ensuring our services are easy to access.**

When asked, our customers told us that telling them our agreed timescales and ensuring their neighbourhood is clean and safe were their top priorities for our service delivery. This was followed closely by getting repairs done quickly. This shows customers value us getting the basics right over other service improvements or enhancements.

Under this strategy, we will launch our new Customer Service Standards, created with employee and customer input, to ensure clarity over the service our customers can expect from us.



Data-led insights and improved digital services

Enhanced digital platforms

We know most of our customers are digitally engaged, as over half (2,600) use our current app to self-serve; however, the app functionality is currently limited. When surveyed, 68% of customers said that email was their preferred contact method. Fifty-nine percent of customers also told us that booking repairs and selecting an appointment online was the digital improvement they would most like to see from us. Consequently, we will aim to review and update our digital offer as part of this strategy to ensure we have a future-proof and customer-friendly system with greater functionality. This will likely tie in with the review of our housing management system, QLx, due to begin in 2025/26.



When surveyed,

68%

of customers said that email was their preferred contact method

Use of data to drive service improvements

Under our Better Futures corporate strategy, we will be completing a Data Project to ensure we hold comprehensive customer and property data in a consistent format on our internal system. This will allow us to accurately tailor our services and improve reporting on our properties; in particular, compliance and components.

Through ongoing customer profiling and customer segmentation, alongside regular reviews of our customers' journeys, we must ensure that monitoring and updating our customer data is a continuous process, particularly when linked to vulnerabilities or protected characteristics. Of those who responded to our survey, 72% of customers told us they were in favour of us holding more information about them and their household if it meant more tailored services.

We also want to ensure we reach out to those customers not in regular contact with us. In 2019-2022, we completed a project to contact and visit customers who had not been in touch with us for between two to five years. Though the numbers were small, this gave us a greater understanding of why this customer group were not contacting us, which ranged from vulnerabilities to fraud. We will continue to profile customers based on their level of contact with us and will use this to target services to particular groups where a trend or concern is identified. What's more, ongoing customer visits (tenancy audits) will continue every five years.

Once we have accurate data, using Power BI, we will enable staff to access real-time data dashboards to view the status of repairs, customer satisfaction, and other key performance indicators. This can improve responsiveness and provide insights that guide better decision-making at all levels of the organisation.

We will also use data to track tenant satisfaction, identify recurring issues (such as frequent repair requests), and spot trends in housing demand. For example, if a specific property type is constantly over-occupied, B3Living could plan for future developments.

Use of digital to enhance service delivery

While the concept isn't new, we will explore the use of the Internet of Things (IoT) sensors and data analytics to track the health of key infrastructure (e.g. heating systems, plumbing) in real-time. For example, tracking temperature fluctuations or humidity could predict potential breakdowns, allowing for preventive maintenance.

Ultimately, where the business case is sufficient, we will look to implement systems that can predict maintenance needs before issues escalate (e.g. regular checks on appliances, heating systems, or plumbing), ensuring issues are addressed before customers have to report them.





Customer scrutiny and engagement with our diverse communities

Engaging customers in decision-making

We will continue to use the Customer Community for informal customer consultation, ensuring that the customer voice is clearly heard when shaping our services. We will also establish a more formal Customer Advisory Panel (name to be decided) as part of our governance structure, enabling more structured feedback and scrutiny of our strategy, Key Performance Indicators (KPIs), processes, policies, and services. This will ensure our compliance with the Consumer Standards requirement to enable customers to influence decision-making and hold their landlord to account. However, more importantly it will improve our business.

We will support and encourage customers to establish local, customer-led neighbourhood groups who can focus on issues specific to their homes and estates, noting that all our communities have various needs, wants and concerns. We will establish some funding (likely through Social Value payments made by contractors or external grant funding) to allow some of these groups to make improvements to their estates. Our Community Development Manager will be the key point of contact for these groups.

Staff will be encouraged by their managers to solicit feedback and make improvements based on real-time customer experiences, complaints, and compliments. This will foster an atmosphere where customer service is continuously improving. Learning from complaints will inform service changes and improvements.

We will regularly publish reports outlining service standards, complaints, performance against our KPIs and action taken to resolve issues to reinforce accountability and help to build trust with our customers. We will also continue to publish our performance in our customer annual report and on our website. This is in line with the TSM requirements to improve customer trust in their landlord.

Regular presence on our estates

A key aim of this strategy is to ensure that customer-facing teams, particularly the neighbourhood team, have a regular onsite presence across the estates they serve. This may include quarterly health and safety walkabouts, which we will actively promote to our customers, along with regular estate surgeries and events, building on the success of our annual summer event.

These events will also enable the team to identify any issues on an estate at the earliest opportunity, whether a repair or an antisocial behaviour (ASB) issue, and take early action, leading to safer homes and estates.

Meeting the needs of our diverse communities

As well as knowing our customers better, we should include details of any additional needs or vulnerabilities so we can personalise our services to meet their needs. This may include making additional repairs over and above our standard service, contacting them in a different way, or providing specialist equipment. Most importantly, we will listen to what our customers tell us they need and do our best to meet these needs wherever possible.

We will ensure customer feedback is invited in a range of ways and through a range of channels to ensure it is diverse and representative of all our customers.



Sustainable and safe homes and estates

Safe and secure homes

We will conduct regular health and safety checks to ensure homes are safe for all tenants, particularly focusing on fire safety, gas safety, and structural integrity. Customers will be offered clear communication about safety protocols and emergency procedures.

Works arising from our Building Safety Cases will be completed as promptly as possible. We will ensure customers are consulted, involved and fully aware of what these works entail, including what the impact will be on their home. Information on our approach to customer consultation regarding building safety will also be published.

Having better insight into our customers through our use of data, we will communicate more effectively with them and be able to design safety systems that respond to their needs. We will use accessible communication approaches and mixed formats to help customers understand and familiarise themselves with the systems that make them safer.



Community safety

Having a greater onsite presence of colleagues, we will ensure we have a robust approach to ASB across our estates, with the Neighbourhood team being our eyes and ears on our estates, taking early action where ASB occurs and preventative action before issues become significant. This includes working with local partners – such as Broxbourne Council and the police, along with support agencies. We will encourage the formation of neighbourhood watch groups, particularly in areas with high incidences of ASB, and foster community initiatives to bring neighbours together and reduce local disputes.

We will be clear with customers about what our ASB process involves, what they can expect from us, how to access this service and what we need from them to ensure a case is resolved in line with our process.

Energy-efficient, affordable homes

As part of government-funded programmes such as the Social Housing Decarbonisation Fund (SHDF) scheme and also our major works programme, we will complete retrofit works to existing properties which have an EPC rating of 'D' or less with energy-saving technologies. These could mean improved double glazing, solar panels, LED lighting, external wall and roof insulation, appropriate ventilation, and energy-efficient heating systems.

We will ensure customers understand the benefits of these works, and we will engage and consult with them throughout any works to their homes.

By addressing the priorities outlined under the four key strategy themes, we will be able to provide exceptional customer experiences, make data-driven decisions, engage with diverse communities meaningfully, and deliver sustainable, safe homes, contributing to the well-being of tenants.

We will complete regular maintenance and cleaning of our estates to ensure they are places where our customers can be proud to live.

Monitoring and review

Actions to help deliver the strategy will be considered annually and included as appropriate in:

- Annual workplan setting – reviewed annually by the Board.
- High level three-year plan to accompany this strategy.
- Individual employee objectives – reviewed at one-to-ones, and through our staff appraisal process.
- Monthly KPIs and annual TSM reporting.
- Customer feedback, whether formal or informal, monitored at the Customer Experience Group, Operations Committee and Board.

Overall performance against this strategy will be measured regularly and it will be fully reviewed on an annual basis.

Equality and diversity

Meeting the diverse needs of our customer base is integral to this strategy. In particular, ensuring our services are accessible and tailored is outlined in the body of this strategy, and will be consistently monitored in its delivery. In line with the Equality Act 2010, we must ensure that all our customers have equal access to our services. Throughout the life of this strategy, we will continue to review how this looks in practice and consequently implement appropriate service changes. The Customer Data Group is considering our approach to delivering inclusive services and, following the conclusion of this group in June 2025, we will adopt any recommendations and new ways of working.

Customer voice

Customers’ vision for our future services (and therefore this strategy) was sought at a range of on-site customer consultation events held in December 2024 at three of our estates. It is referenced throughout this strategy. The feedback is attached as Appendix 1.

We have also taken on board customer feedback from complaints, Ombudsman judgements, sector good practice, good practice from outside the sector and learning points from our TSM surveys. These have influenced our approach to this strategy by highlighting key themes which are important to customers, including communication, ease of access to our services and safety across our homes and communities. We also actively promote our complaints process, along with welcoming compliments, to encourage both good and bad feedback from our customers. From this, we can build more meaningful service changes or improvements.

Health and safety considerations

Safe homes and estates are particularly associated with customer satisfaction and excellent customer experiences; customer feedback has highlighted that these are key priorities for our customers. Coupling health and safety with homes and customers is a key component of this strategy – alongside it go with appropriate training and support for our teams to ensure compliance with health and safety legislation.



Appendix

To inform this strategy, we asked our customers what they think the most important areas of excellent customer experiences are.

91% think providing safe homes and estates should be our priority

Other important areas for them are...

- 68% Getting repairs done quickly
- 56% Getting back to them within our agreed timescales
- 52% Ensuring their neighbourhood is clean and safe





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