

Customer Annual Report





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Chief Customer Officer



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Welcome to our first Customer Annual Report as Bromford Flagship LiveWest

At the end of January 2026, Bromford Flagship joined forces with LiveWest to create Bromford Flagship LiveWest, also known as BFL. And we have one shared purpose - enabling people to thrive.

The need for affordable housing shows no signs of slowing. Having a good-quality home and feeling part of a caring community are the foundations we all need to live well. And at BFL, we know where we fit into that picture: build reliable, consistent services that enable our 300,000 customers to thrive.

A key priority this year has been getting the basics right and making sure our services are efficient and effective. To achieve this, we've invested more in our homes and made changes to repairs scheduling to improve reliability and first-time fixes. And we're putting customers at the centre of what we do, so that you can provide your feedback in a way and at a time that works for you.

Together we are already making a difference. Overall BFL customer satisfaction has improved to 84.3%, repairs are being completed quicker than before and you have played your part in developing the forthcoming customer strategic plan and other policies.

To help you navigate this report we have formatted the report with firstly some BFL highlights, before we delve into the detail of what that means at a local level, where you live.

We hope this report gives you a clear and honest view of where we are today and where we're heading. Over the next 12 months, we are committed to working closely with you to make sure the services you receive in your home and in the place where you live are of the highest quality and build further on the early successes of bringing Bromford Flagship Livewest together.

Paul and Suzanne

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shows combined data for BFL



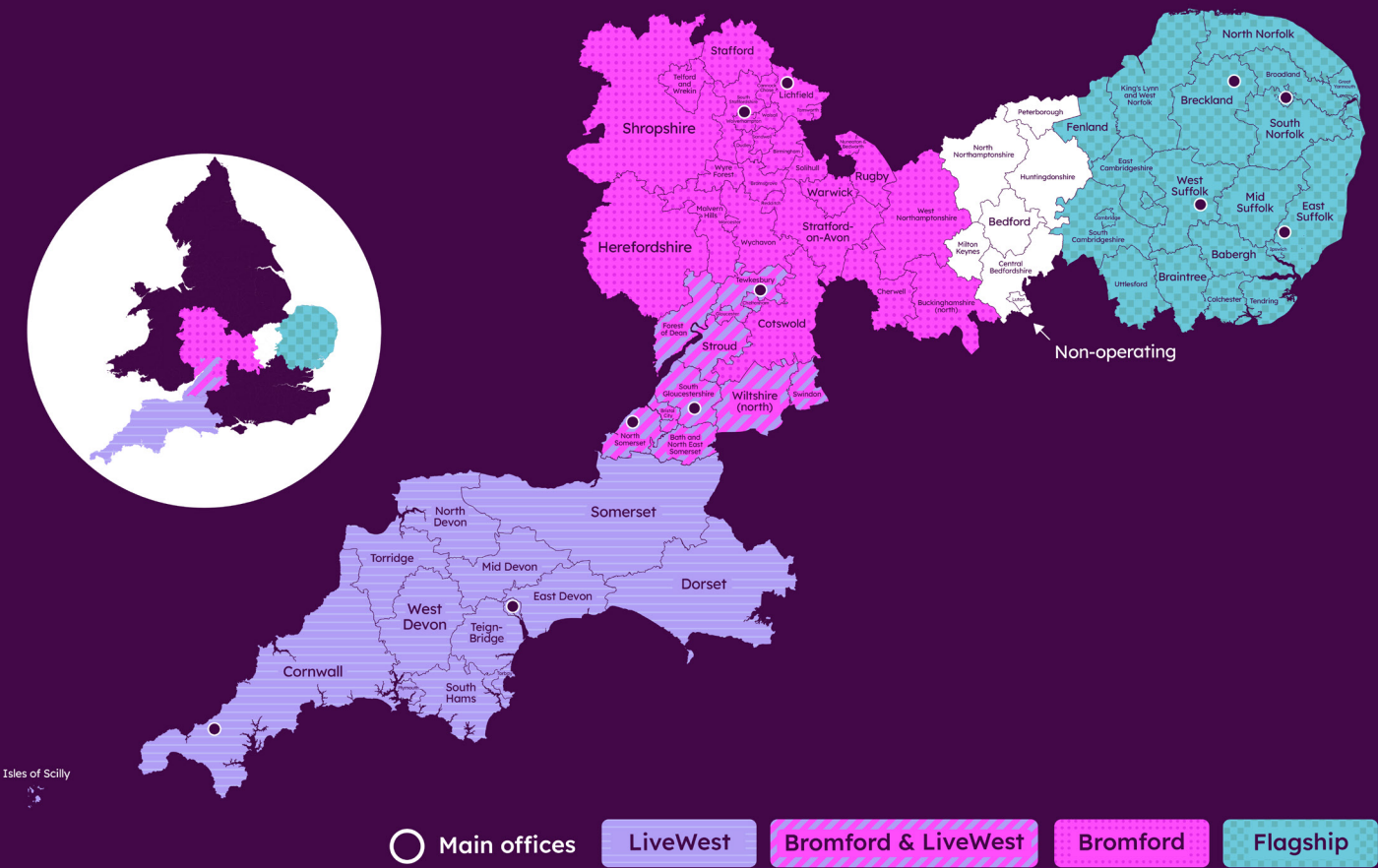
shows data for Flagship only



Enabling people to thrive

We're a place-based affordable housing provider for almost 300,000 customers across the southwest, central and east of England.

We're the UK's largest provider of new affordable homes, delivering over 3,000 new homes each year.



Repairs and safety

We are always looking at how we can make our repairs service work for you, and how we can improve. We know fixing problems in your home quickly and first time is important to you.

We've made a lot of changes this year, and we're now providing more repairs in-house rather than using external contracts. How we schedule your appointments has improved, meaning customers are waiting less time for their repairs.



400,000
repairs



6,195
empty home
refurbishments



88.1%
repairs completed within
target timescales

Every five years we visit homes to check their condition, which helps us to plan in repairs and upgrades.

This helps our homes to have good quality kitchens, bathrooms and heating systems, and helps to avoid issues with damp and mould. It also gives customers peace of mind and means things are less likely to go wrong.





bfl

76.4%

of you are satisfied with
the time it took
to complete your
most recent
repair

bfl

79.6%

of you are satisfied
with our repairs
service



We have made good progress this year, but we know there is more to do. We want to increase satisfaction well above 80% and complete more than 9 in 10 repairs on time. We are seeing progress already on this, with the latest satisfaction scores being above 80%.

Aids and adaptations



We work closely with local councils who fund major adaptations. We use funding we receive to help customers feel confident in their homes by installing level access showers, kitchen adaptation, ramps and more.

5,887

alterations were carried out in BFL homes to support customers with disabilities to remain safe, comfortable and independent.



Essential safety checks

While some of the repairs we carry out are improvements or replacements of old fixtures and fittings, there are inspections that we legally have to carry out.

Your safety is our priority, and as your landlord we have to carry out some inspections and checks.

- asbestos (in homes built before 2000)
- legionella
- fire
- lifts or lifting equipment
- gas
- electric

bfl**90.6%**

of our customers are satisfied their home is safe to live in

bfl**99.9%**

gas and asbestos safety checks carried out

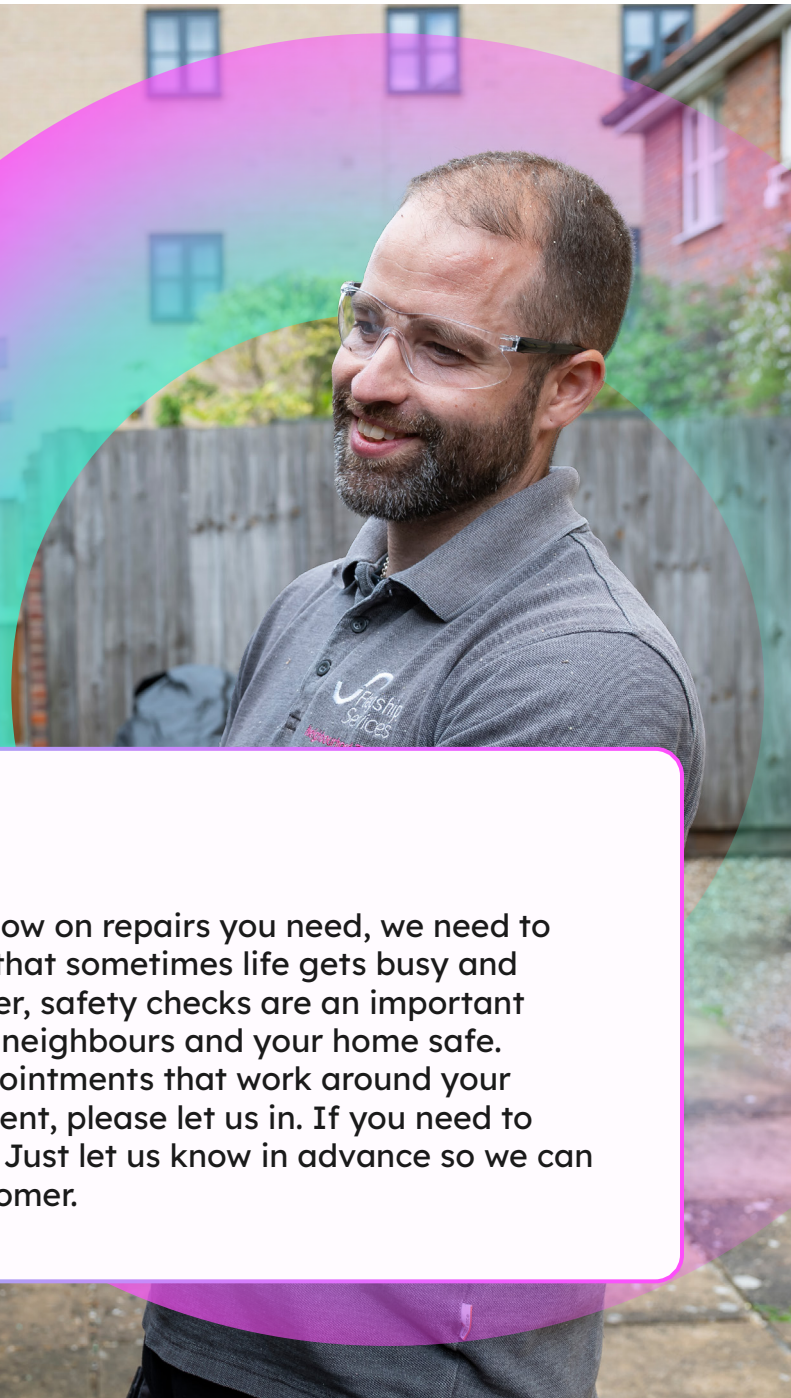
bfl**100%**

fire, legionella and communal lift safety checks carried out



Helping us to keep you safe

To complete these checks, and any follow on repairs you need, we need to be able to enter your home. We know that sometimes life gets busy and appointments need to change. However, safety checks are an important part of keeping you, your family, your neighbours and your home safe. We will always try to offer flexible appointments that work around your needs, so when you have an appointment, please let us in. If you need to rearrange, we completely understand. Just let us know in advance so we can offer the appointment to another customer.



Using technology to maintain your home

We use smart technology to monitor things like temperature or damp in homes to spot potential problems before they get worse. And as BFL combines, we're learning from each other all the time about the best ways to predict and tackle these issues, allowing us to coordinate our services better and keep our customers living in the homes they love.



83.9%

of you are satisfied
your home is well
maintained

BFL Academy and apprenticeships

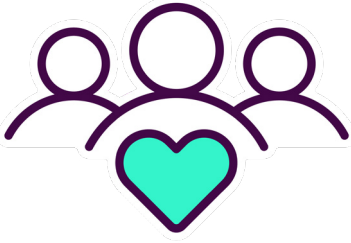
We have 262 apprentices working across BFL. Our ambition for the future is to reach 600 apprentices. In November 2025, we were awarded Silver Membership of The 5% Club, recognising our commitment to 'earn and learn' opportunities that help address skills gaps and create pathways into local employment.

Our Academy will bring together training providers, local authorities and industry partners to help tackle skills shortages and support local communities by creating careers opportunities.



bfl-places.co.uk/careers





Keeping homes safe - Awaab's Law

We have successfully implemented the first phase of Awaab's Law, which strengthens the rights of customers living in social housing.

The law focuses on damp and mould and any emergency hazard that could put someone's health or safety at immediate risk.

What this means for you

If you report damp, mould or another serious hazard in your home, there are now clear timescales that we must meet. Emergency hazards must be made safe within 24 hours. Significant damp and mould concerns must be investigated within 10 working days. If we identify a serious risk, safety work must usually be started within 5 working days, and we must provide you with a written update on our findings and next steps within three working days of the investigation.

To help us respond more quickly, we have introduced video calls so we can assess

issues sooner and arrange inspections or repairs without delay. Following positive results, this approach is being rolled out across the wider BFL group.

If you are worried about damp, mould, heating, or any other issue in your home, please contact us as soon as possible so we can investigate and put things right.

We are also preparing for the next phase of Awaab's Law, which will extend these requirements to a wider range of housing hazards, helping us keep customers safe, healthy and supported.



Thriving homes

Our number one priority is to provide homes that are safe, warm and comfortable. We've continued investing in this area over the last year, to make sure our customers have homes they can thrive in.



We have:



Improved over 3,000 kitchens



Improved over 2,100 bathrooms



Rolled out grant-funded energy retrofit measures in 1,192 homes

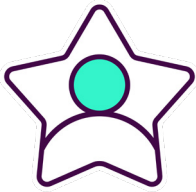


That's in addition to the money spent improving electrical, fire and building safety, upgrading energy efficiency and renovating roofs and building structures.



*This is money spent specifically to improve our homes long-term and doesn't include day-to-day running costs like repairs, maintenance or cleaning.

Complaints and feedback



We are always looking for ways to improve, and your feedback helps us do that. Complaints show us where things are not working well and where we need to make changes.

We look at complaints alongside other customer feedback so we can spot patterns and make lasting improvements.

In the last year, we:

- made our communication clearer and easier to understand
- looked at the causes of complaints to stop problems happening again
- improved how we track complaints to make sure we keep our promises

We always try to get things right first time, but sometimes mistakes happen. When they do, we will listen, apologise if we got something wrong, and work with you to put things right as quickly as we can.

Did you know you can get the support of the Housing Ombudsman if you need to make a complaint? We work closely with the Housing Ombudsman to review how we respond to complaints and learn from what they tell us. This helps us to improve how we do things and means customers can be confident when raising issues with us.

We know people don't want to complain, but when they do you want to be treated fairly and get the problem fixed quickly. 1 in 2 customers are unsatisfied with parts of how their complaints are handled and we need to do this better. This is a priority for us this year.



7,965

complaints received
across BFL



89.9%

of stage 1 complaints
responded to on time



91.1%

of stage 2 complaints
responded to on time



Using your feedback

Customer feedback and complaints help us improve our services.

Last year, customers and colleagues worked together to look at common feedback themes. One of our first sessions focused on leaks, repair updates and getting access to homes for appointments. Because of your feedback, we:



Launched a new Complaints and Compliments Policy



Made our letters and messages clearer and easier to understand



Introduced a new way to track improvements from complaints



Contacted unhappy repairs customers sooner to help resolve issues



Improved repairs planning and appointment management



Provided extra training to help staff handle complaints better

Learning from complaints is now a key part of how we work. Over the next year, we will keep improving our service and the way we communicate with you.



We're proud of our service, but we know things can go wrong sometimes. If you need to raise a complaint, please contact us:



<https://www.flagship-housing.co.uk/complaints/>



0808 168 4555



Your feedback is making a difference

We use customer scrutiny to improve the way we do things. This is where customers living in our homes give feedback and review how we are doing things to help make improvements in the service we provide.



How you're involved

- customer-led scrutiny groups
- service reviews and site visits
- surveys and feedback forms
- collaborating with our teams



What you're influencing

- communication and accessibility
- processes and consistency
- our service standards
- accountability and reporting

Your involvement can lead to real change. You're impacting the services we offer now and the ones we're designing for the future. Next, we'll focus on more inclusive and accessible services, and closer working between our customers and teams. We're in this together, so thank you for always telling us what's on your mind. You can find more information about customer groups in your area online.



flagship-housing.co.uk/my-community/customer-voice-and-influence/

Customer Voice

We've recently launched Customer Voice, our interactive online space where you can make a difference from the comfort of your home. You can share your thoughts on what's important to you, provide feedback on our services and find out how you're inspiring change across BFL.

If you'd like to get involved, head online and join the conversation now.



bflcustomervoice.co.uk/users/new



Getting involved

Our customers play an important role in how we shape and improve what we do. We have a range of opportunities for you to get involved and have your say.

Keen to get involved? Hear from some of our customers involved in our groups about why they have joined and what they enjoy.

“

I am not one to watch the world go by, I like to think I can make a difference to what happens around me where I live and to the services customers receive, all for the better!

I believe in the power of sharing real insight into customers' perspectives. Our feedback and ideas are taken on board and help to shape the way Bromford delivers its services, to ultimately enhance our experience as customers and communities.”

“

I joined because I wanted tenants to have a stronger voice and to be better understood and valued by their landlords. After all, we are the people who live in their homes, so our experiences should help shape the decisions that affect us.

I enjoy being part of something where different perspectives can come together and make difference. I've learned that listening works both ways – tenants have a lot to teach, but I've also gained a much better understanding of the challenges faced by our landlord.”

“

I decided to become involved because I believe customer's lived experiences should help shape the services they receive. I wanted to use my own experience, alongside my professional background, to ask constructive questions, highlight where improvements may be needed and help ensure that a broad range of customer voices is represented.

I enjoy being able to contribute meaningfully and seeing that customers are genuinely invited into discussions about services, policies, and future priorities. I particularly value working collaboratively with other customers and colleagues, exchanging different perspectives, and knowing that our feedback has the potential to lead to practical improvements for customers and communities.”

Using your feedback



Reviewing service charges.

How you've helped

- shared your experiences of paying charges and asking questions
- reviewed statements, letters and processes
- helped us improve service quality and communication

The impact you've had

- questions are now answered within five working days
- new performance reports make services transparent
- communication is clearer and easier to understand
- more chances for customers to help monitor services



Reviewing our services for customers with disabilities or extra needs

How you've helped

- helped shape the review and survey
- shared experiences to help us understand customer needs
- suggested ways to make services more inclusive

The impact you've had

- staff training on vulnerability, mental health and support
- better recording of customer needs and adjustments
- clearer, more accessible communication and online services
- improved support for aids, adaptations and repairs



Reviewing our communal areas service

How you've helped

- worked with colleagues who manage the services
- visited sites
- helped to gather feedback from customers

The impact you've had

- we've increased the number of Estate Service Champions
- we've grown our Estate Services team so we can deliver more ourselves
- communication is now clearer, including about costs and services



Place

Place is a big part of our plans for the next five years, and is all about enabling people to thrive.

Thriving communities need more than good homes. They need safe, connected and well-maintained neighbourhoods where everyone has the chance to build the lives they want to live.

By coming together as BFL, we can invest an additional £1.5 billion in homes, neighbourhoods and communities over the coming years. This investment will help us:

- build new homes
- improve existing homes
- maintain shared spaces
- support stronger communities

What is Place?

It's a different way of working. It means making decisions and investing in services based on the needs of each local community. What works for one is not guaranteed to work for another. Place is the opposite of one size fits all. It will help us:



Respond more quickly to local issues



Build stronger relationships with customers



Deliver services that reflect local needs



Invest money where it is most needed



Work with local organisations to improve communities

We know that the people who live in a community understand it best. That is why listening to customers will be at the heart of our approach. Through regular conversations and community engagement, you will help shape decisions about services, investment and future plans for your neighbourhood.

Place is a new direction for BFL. We are looking forward to testing new ways of working, seeing what works and learning from that. We look forward to sharing more about Place and sharing regular updates.

Social value

Social impact is a measure of the difference we make to the lives of our customers, through the homes we build, service we provide, or contributions made from the contractors and suppliers we work with. We can define this impact in financial terms which we call social value.

Across BFL, contractor contributions generated £7.2m in social value. This includes the impact of employment opportunities, volunteering hours, funding and donations to support projects in our communities.

Social value has helped to support a range of projects and initiatives, including:



Providing food for local communities



Improving community play areas and green spaces



Creating a gym for young people at a Foyer



Reducing loneliness through community activities and shared spaces



Helping customers access furniture and household items



Involving young people in climate action through the Great Big Climate Circus

Tackling homelessness

Through Hopestead, BFL's homelessness charity, we invested in stronger, more resilient communities across the East of England, supporting more than 3,800 people through homelessness prevention and community impact projects.

From practical support and early intervention to community-based initiatives that help people thrive, Hopestead's work generated £4.50 in social value for every £1 invested, creating lasting benefits for individuals, families and communities.

**HOPE
STEAD**

Supporting you at home

Providing you with a local service is always at the heart of our decisions. Although we've grown in size, our focus on our customers is the same and we believe our services will only get better for you in the months and years ahead.

The variety of our homes reflects the diversity of the customers we serve. We have homes that range from one to five bedrooms, including bungalows, flats, houses and shared ownership schemes, as well as supported, sheltered and extra-care schemes too.

And while the teams you see in your communities know the local area like the back of their hand, they're supported by a network of specialist teams ranging from housing and rent, to tenancy sustainment, grounds maintenance and gardening, cleaning and repairs – alongside all our centralised teams based in our offices. Some of the ways our colleagues help their communities to thrive everyday include:

- helping with income and budgeting, or referring to extra support to help with debt
- supporting customers who need help staying in their home
- signposting to health and wellbeing support, including for substance misuse and hoarding
- working with partners to give safeguarding advice, such as mental health concerns, domestic abuse or neglect
- giving advice on how to find another home if yours is no longer suitable, such as in cases of overcrowding or having a home that's too big

And this is alongside helping customers access community services, like food banks and mental health support, as well as social prescribing.



£721,000

directly given to support customers through grants and emergency funding



Safeguarding

This is about protecting children, young people and vulnerable adults from abuse or neglect.

Everybody has the right to be safe no matter who they are or what their circumstances. We're all responsible for the safety of children, young people and vulnerable adults.



There are many behaviours that fall under safeguarding, including, but not limited to:

- domestic abuse
- financial abuse
- modern slavery
- neglect or acts of omission
- physical abuse
- psychological or emotional abuse
- self-neglect
- sexual abuse

We have specially trained teams who you can talk to privately if you are worried about a child or vulnerable adult. And if we're concerned that someone in our community may be at risk of harm, abuse, neglect or exploitation, we can take action to help protect their wellbeing and safety.

We work in partnership with organisations like social services, the police, health services and schools to review and manage safeguarding concerns. Everyone has a part to play, so if you are concerned about someone, get in touch.



Delivering in your community

We support communities locally, understanding the needs of neighbourhoods and the challenges they face.

We're committed to investing in our neighbourhoods, creating safe and connected communities where our customers have the foundations they need to thrive.



78.3%

of you agree
we make a positive
contribution to your
neighbourhood

See more of our tenant satisfaction measures on our website.



[flagship-housing.co.uk/about-us/
performance-and-feedback/tenant-
satisfaction-measures/tenant-
satisfaction-measures-results-2026/](https://flagship-housing.co.uk/about-us/performance-and-feedback/tenant-satisfaction-measures/tenant-satisfaction-measures-results-2026/)



Customer story: Working together to improve the village green



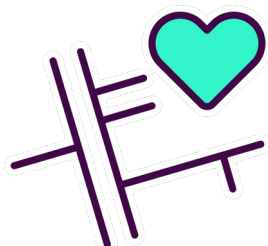
Customers at Tower Mill, Necton told us there was not enough outdoor space for older children. The play area was mainly for younger children, leaving older children with few places to play, meet friends or stay active.

We listened to customers and worked with local police and Travis Perkins to improve the village green. Together, we secured £20,000 for the project, including £10,000 from Travis Perkins. The new space includes a football goal, table tennis table, accessible picnic benches, solar lighting, fencing and extra bins.

The work was completed before the summer holidays so families could start enjoying it straight away.

The village green is now a popular community space used by people of all ages. Children have a safe place to play, families can spend time together, and residents feel more proud of where they live. The project shows how listening to customers and working with partners can help create stronger, more connected communities.

In your community



Our Neighbourhoods Team spend their time keeping everything in tip-top condition, focused on supporting long-term, community-led delivery.

- 1,663 fly-tipping cases
- 1,047 bin store clearances
- 8,200 tree inspections
- 6,282 neighbourhood inspections
- 546 playground inspections

Spotlight on our gardeners

In the last year, we've gone chemical-free in our approach to grounds maintenance. It's better for the bugs, bees and butterflies that call our green spaces home. Plus, to boost biodiversity in our communities, we've planted:

- 126kg of wild flower seed
- 203 shrubs
- 20,000 bulb
- 69 trees

And we've rolled out Level 1 Horticultural training across the team. 12 people have already qualified, and 10 more are well on their way. Our gardeners have been issued with new vans and equipment, even their own solar panels, meaning fewer trips to the depot, this means less time commuting and more time in the community.



Anti-social behaviour



We have been listening to customers, who have been telling us anti-social behaviour (ASB) was a priority for them.

ASB can be threatening, disruptive or negatively affects quality of life in communities. It makes people feel unsafe in the places they should feel the most comfortable. We work in partnership with the police, local authorities and other organisations to address ASB as early as possible.

Last year, noise and drugs were the most reported types of ASB in our communities. We've also seen more neighbour disputes, and can offer support and mediation to ease tensions in these cases.



1,635

Flagship ASB cases opened last year

40 of our ASB reports were classed as hate crimes. These incidents can be complex and require careful, sensitive handling. Our teams work closely with specialist organisations to make sure everyone involved is supported and has the right protection in place.

Our new ASB toolkit

To help you understand more about ASB, we've launched a new toolkit on our website that goes into the 12 main types of ASB, how we can help, how we work with other agencies, and what happens after you make a report.



69.8%

of you are satisfied with our approach to anti-social behaviour



flagship-housing.co.uk/ASB-toolkit

Customer story: Working together to keep our neighbourhoods safe



We worked with police and support services to address ongoing issues in a block of flats in Cambridge that were affecting local residents.

Despite challenges gathering evidence, we secured important information that helped the police take action. We then worked with three households, combining support with formal action where needed.

One customer has moved on to more suitable accommodation with support from specialist services. Work continues

with two other households, with support remaining a key focus.

By working closely with partners, we have helped improve the area and create a safer, quieter environment for customers and their neighbours.

Funding to help our customers thrive



We have funding set aside to help our customers when they need it the most – this is our Affordable for All fund.

The fund includes support for relocation. We used this to help 17 customers to move home, through a mix of rent support, white goods and removal vans, with a total spend of more than £11,000.

Our Letting Team use this fund alongside Hopestead's Hope at Home initiative, as well as other support from local charities, partners and resources to equip our customers with the things they need to thrive.



Our Warmer Homes fund supported **216** customers with more than

£23,000

to help with the cost of energy

We use our Discretionary fund in one-off cases, where we know a customer could really use a helping hand. We supported 816 customers with a variety of things like school uniforms, household items and random acts of kindness, to a total of almost £80,000.



