

Q3 2024/25 Performance Update



Customer Complaints





Performance Summary





Over the past quarter we have seen a small increase in the number of complaints per 1,000 stock, which can be attributed to repair appointments being missed or length of time taken, service quality in the contact centre and tenancy management. This is also in line with the comments we are receiving from customers in perception surveys therefore we have already acted in relation to the contact centre and repair appointments through a new way of working to capture the right data at the right time and monitor progress of repairs through improved visibility and ownership throughout the whole process.

In relation to tenancy management, we have identified that we need to enhance our processes around triaging, and recording anti-social behaviour cases, and making sure we communicate with the customer to keep them up to date with progress. There is a report being presented to the Customer Focus Committee on 31st January containing an action plan to address underperformance with the Tenant Satisfaction Measures, which reflects these areas of concern and the actions we will deliver to deliver a better service for customers.

Taking the rolling 12-month figures for complaint volumes, we have seen comparatively fewer complaints being escalated to stage two than at the beginning of the year, indicating that our handling and response process at stage one is more effective, and this can be further evidenced through the customer perception measure on complaint handling which has improved from 40% to 44% in the past quarter.

Our performance in responding to complaints within the Housing Ombudsman's timescales is 99.11% for stage one complaints and 100% for stage two complaints. This equates to four complaints with a missed deadline, which was attributed to the over complex complaint handling process which has now been replaced with a more streamlined approach that ensures we respond within the deadlines set.



| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|--------|------|-------|-------|----|---|------------------|---|--------------------------|
| TSM – Number of stage one complaints received per 1,000 homes (cumulative) | 10-19 | 9.18 | 19.68 | 31.28 | |  | --- |  | 2 nd Quartile |
| TSM – Number of stage two complaints received per 1,000 homes (cumulative) | 2 | 0.61 | 1.22 | 1.82 | |  | --- |  | 1 st Quartile |



| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|--------|--------|--------|----|---|---|---|--------------------------|
| TSM - Number of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescale (cumulative) | 100% | 99.26% | 99.32% | 99.11% | |  |  |  | 1 st Quartile |
| TSM - Number of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescale (cumulative) | 100% | 100% | 100% | 100% | |  | --- | --- | 1 st Quartile |

Tenancy Management

Performance Summary

The number of ASB cases per 1,000 stock has increased slightly since the beginning of the year but has reduced since the last quarter with 131 cases being opened, with one relating to hate crime. We are improving the way we triage and log anti-social behaviour complaints so that we put the right intervention in place dependent on the type of complaint and complexity and we will continue to refine this, and the process in the first six months of 2025/26. In our customer feedback, we have heard that customers want to be communicated with more throughout the investigation and this is one of the actions we are putting in place as part of the Tenant Satisfaction Measures action plan. The top three reasons for ASB complaints are noise (37%), verbal harassment (17%) and drug use and dealing (15%) which is consistent with previous quarters. We are putting a Good Neighbourhood policy in place which will be presented to the Customer Focus Committee for sign-off and we are reviewing the triaging and recording process for ASB complaints which will take individual needs and concerns of tenants into account.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|-------|-------|-------|----|---|------------------|---|--------------------------|
| TSM - Number of anti-social behaviour cases opened per 1,000 homes (cumulative) | 15-19 | 13.87 | 27.77 | 36.62 | |  | --- |  | 3 rd Quartile |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|--------|------|------|------|----|---|------------------|---|--------------------------|
| TSM - Number of anti-social behaviour cases for hate crime opened per 1,000 homes (cumulative) | 0.4 | 0.34 | 0.54 | 0.61 | |  | --- |  | 3 rd Quartile |

Building Safety

Performance Summary

We are performing well across the majority of our building safety measures. At the end of Q3 we had five properties without a valid gas safety check, all due to not gaining access. Three have exhausted our non-access process and are being progressed through the courts however there are long waits for the case to be heard. The remaining two properties because the tenants have gone into care, and we are liaising with Adult Social Care who are applying for deputyship to handle the residents' affairs.

All of our homes requiring a fire risk assessment have one. There are 263 fire risk actions in the programme to complete, of which 89 were overdue at the end of December 2024. The overdue actions mostly relate to leaseholder fire door checks (88) where we cannot gain access to check their door and door closer, this is followed up by a further visit and then a legal letter is sent if we still cannot check the door. If this is further refused this is sent to our legal team to progress to court. There was one further overdue action relating to some carpet in a communal area and floor repairs being required, which has since been completed.


All but two homes have an asbestos management plan in place; these have been pursued through the no-access procedure however are complex housing management cases and we have now proceeded to take court action and awaiting a date for the hearing.

















All communal passenger lifts have had an inspection carried out.

All homes have a 10-year electrical test certificate in place, however performance with the 5-year electrical test programme has reduced slightly over the previous quarter as we have continued to divert resources to carry out the programme of checking carbon monoxide detection in the homes. There were 166 homes requiring a 5-year test, however nine of these were completed in early January. 140 are within the no-access procedure and 14 have their final appointment booked before being passed to the no-access team. The remaining three are in Marlborough House where the flats are currently void and will not be re-let. A business case has been approved for an additional No-Access Officer, which is currently out for recruitment.

In respect of legionella risk assessments there was one individual supported housing property without a risk assessment at the end of the period, this is being progressed through our “disrepair and concern” process and will be pursued through legal channels whilst supporting the resident. There were additionally six new build flats acquired in December which required a communal risk assessment which was completed in early January 2025 and is therefore compliant.

We are currently completing 87% of damp and mould inspections within 14 days, with the average time to inspect being 11 days and 55 days to complete the repair work, giving an end to end average time of 66 days. We have seen an increased volume of damp and mould reports following our stock condition survey which requires additional contractor and internal resources to manage. Where we have raised a Category One failure under the HHSRS, these are being prioritised at pace therefore the lower risk jobs are taking slightly longer to address. We have taken on additional internal resource to progress these and expect a reduction in timeframes in the coming months.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|---|--|---|---|--|---|------------------|-----------------|-----------|
| TSM - Proportion of homes for which all required FRAs have been carried out | 100% | 100% | 100% | 100% | |  | --- | --- | |
| FRA Action Priority | Closing Number of FRA Actions at 30/09/2024 | Number of new FRA Actions during quarter 3 | Number of FRA Actions closed during quarter 3 | Closing Number of FRA Actions at 31/12/2024 | Of which: Number of Overdue FRA Actions as at 31/12/2024 | | | | |
| Immediate / Immediate Managerial (48h) | 0 | 0 | 0 | 0 | 0 | | | | |
| A Urgent Fire Safety Issues but not life critical (3m) | 8 | 49 | 45 | 12 | 1 | | | | |
| M – Continuing managerial responsibility or best practice guidance (6m) | 176 | 87 | 77 | 186 | 88 | | | | |
| B – Important but requires lead time to organise (9m) | 7 | 0 | 4 | 3 | 0 | | | | |
| C – Requires improvements in order to maintain essential systems or standards (18m) | 8 | 0 | 4 | 4 | 0 | | | | |
| D – Works to be considered in a future work programme (no timescale) | 59 | 0 | 1 | 58 | 0 | | | | |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|------------|------------|------------|---------|----|---|---|---|--------------------------|
| Totals: | 258 | 136 | 131 | | | | 263 | 89 | |
| Percentage of damp and mould inspections completed within 14 days (cumulative) | 100% | 88% | 87% | 87% | |  | --- |  | -- |
| Average time taken to complete remedial works in relation to damp and mould from inspection to completion (cumulative) | --- | 27 days | 67 days | 66 days | | --- |  |  | -- |
| TSM - Proportion of homes for which all required gas safety checks have been carried out | 100% | 99.94% | 99.92% | 99.96% | |  |  |  | 3 rd Quartile |
| TSM – Proportion of homes for which all required asbestos management surveys have been carried out | 100% | 99.99% | 99.99% | 99.99% | |  | --- |  | 3 rd Quartile |
| TSM – Proportion of homes for which all required communal passenger lift safety checks have been carried out | 100% | 100% | 100% | 100% | |  | --- | --- | 1 st Quartile |
| Percentage of homes for which all required 5-year electrical safety checks have been carried out | 100% | 99.41% | 99.08% | 98.84% | |  |  |  | -- |
| TSM - Proportion of homes for which all required legionella risk assessments have been carried out | 100% | 99.78% | 99.98% | 99.88% | |  |  |  | 3 rd Quartile |










Repairs and Voids




Performance Summary

Year to date performance for responsive repairs has improved again this quarter and, whilst recognising we need to do more, is the best performance we have achieved this financial year. This has been achieved through improved collaboration between the contact centre, repair assistants (job schedulers) and the operational repairs colleagues. The team are continuing to identify inefficiencies and implement best practices to continue the upturn in performance as we progress through the remainder of the year and beyond. We currently have 3,500 jobs booked onto the system which require an operative to attend for the repair which is around two weeks' worth of work. We are additionally working through closing around 2,000 open jobs on our repairs management system which we believe to have been completed due to the progress visible on the system but have remained open. There will be regular checks put in place to ensure these are closed down more proactively going forward.

For emergency repairs specifically, we have committed resources more dynamically based on previous trends and external factors such as weather, and this quarter we strengthened the plumbing and gas engineering teams as we entered the cold weather period and received an increase in jobs of this nature.

Void turnaround time has improved following an internal review and changes to how Housing Choices let property. Additionally, the MyPCH portal has eliminated the need for forms to be completed manually as the new tenant can complete their paperwork online, plus we have removed some local lettings plans and reviewed our sensitive lettings criteria which has also had a positive impact. Moving forward we are continuing to improve our lettings process and are now trialling EntitledTo Open Banking for automated financial assessments.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|--------|--------|--------|----|---|---|---|--------------------------|
| Responsive repairs (all priorities) completed within target timescale (YTD) | 99% | 82.34% | 82.42% | 84.35% | |  |  |  | -- |
| TSM - Emergency repairs completed within target timescale (YTD) | 99% | 92.67% | 93.12% | 93.53% | |  |  |  | 3 rd Quartile |
| TSM - non-emergency repairs completed within target timescale (YTD) | 99% | 76.98% | 76.90% | 79.28% | |  |  |  | 3 rd Quartile |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|--------|-------|-------|-------|----|---|---|---|--------------------------|
| Average number of days to re-let routine void properties (YTD) | 20 | 30.03 | 27.56 | 27.18 | |  |  |  | 2 nd Quartile |

Asset Management and Development












Performance Summary

This quarter has seen a decrease in the number of non-decent homes following completion of works relating to the category one hazards raised in line with the Housing Health and Safety Rating System (HHSRS). The homes not meeting the standard are mainly related to carbon monoxide detectors being situated in the incorrect location in the property, and we are in the process of finalising this programme to be fully compliant with this aspect. The stock condition survey is also identifying some component failure which is impacting on our percentage decent homes and work programmes are being procured to address these issues, in particular window, kitchen and bathroom replacements.

The stock condition survey programme is progressing at pace, and 54% of homes had a stock condition survey less than five years old. As we are well ahead of programme, we have revised the year-end target to be 60% instead of 46% and we are well on our way to achieving a 100% condition survey by April 2026 at the latest. Additionally, we are identifying properties where we need to re-survey more frequently, for example we will return to homes where there are category one HHSRS failures relating to property hygiene, hoarding etc which require support from housing management on an annual basis in addition to the regular contact our housing colleagues have with the resident to assist them with overcoming the issues in their home.

The percentage of homes at a C energy efficiency rating has increased to almost 69%. As we have refined our energy performance data, we have identified over 130 homes currently at a D rating where we could improve the efficiency to a C through minimal upgrade works such as topping up loft insulation and installing new LED lighting to the home, which was scheduled to commence in December. There are some homes which would additionally benefit from heating upgrade programmes, and these are being progressed by the void and gas installation teams.







The number of new affordable homes handed over year to date is 112 against a target of 140. We have additionally taken ownership of 86 existing ex-MOD dwellings from Annington Homes, which have been fully refurbished and converted to a mix of rented and shared ownership affordable homes. A number of these homes have been occupied by people who were homeless and had been living in temporary accommodation for some time; we have remained in close contact with the residents, and they have reported they are delighted with their new permanent home. This takes our total acquisitions to 198 so far.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|--------|--------|--------|--------|----|---|---|---|--------------------------|
| TSM - Percentage of homes that do not meet the Decent Homes Standard | 0% | 1.49% | 5.10% | 4.58% | |  |  |  | 4 th Quartile |
| Percentage of stock condition surveys completed less than five years ago | 60% | 13% | 46% | 54% | |  |  |  | -- |
| Percentage of homes with a C+ energy efficiency rating | --- | 63.66% | 65.15% | 68.97% | | --- |  |  | -- |
| Number of new affordable homes completed and handed over (YTD) | 140 | 57 | 83 | 112 | |  |  |  | -- |

Income Management

Performance Summary

Our arrears performance remains very favourable compared to the target of 2% and is an improved position compared to the same period last year. Void rent loss remains favourable compared to the target because of the generally low churn on tenancies and therefore lower void numbers compared to other landlords.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|-------|-------|-------|----|---|---|---|--------------------------|
| Current tenant rent arrears as a percentage of rent due | 2% | 1.37% | 1.78% | 1.28% | |  |  |  | 1 st Quartile |
| Percentage of rent income lost due to vacant properties | 0.6% | 0.63% | 0.53% | 0.49% | |  |  |  | 1 st Quartile |

Finance

Performance Summary

Our EBITDA Operating Margin is greater than our Target of 20% due to lower-than-expected costs in Tenancy Management, Service Charges and Major Repairs, while there have been greater than expected costs in Day-to-Day Repairs. To provide assurance on Value for Money Annual benchmarking on costs are undertaken by Housemark (an external provider), it was identified Tenancy Management Costs were higher than the median and therefore a more effective structure is being implemented, which will deliver the same service at a lower costs. An improvement plan has been implemented in Day-to-Day repairs due these costs doubling over a 5 year period and are currently higher than the Housemark median.

The EBITDAMRI Interest cover is significantly higher than our target of 169% and it has been identified the expenditure on capital repairs is below the median. This has been caused by delays in commencing refurbishment works to blocks of Flats, Windows, Kitchens and Roofs. Significant work has been undertaken during this financial year to ensure the capital spend increases and subsequent refurbishment programmes commence in future financial years to ensure tenants homes remain at a good standard.

The lower than expected operating expenditure and major works expenditure has resulted in the Headline Social Housing Cost per unit being £690 lower than expected due to the reasons listed above.

Gearing and Net Debt per unit are lower than expected due to lower than expected expenditure on Major Capital Works and delays with new build developments due to contractor availability, planning delays and certainty of future grant funding.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---------------------------|--------|-------|-------|-------|----|--------|------------------|-----------------|--------------------------|
| EBITDA operating margin | >20% | 20.9% | 22.3% | 22.8% | | --- | ↑ | ↓ | -- |
| EBITDA interest cover | 307% | 305% | 324% | 350% | | --- | ↑ | ↑ | 1 st Quartile |
| EDITDA-MRI interest cover | 169% | 168% | 252% | 251% | | --- | ↑ | ↑ | 1 st Quartile |
| Gearing | 21% | 24% | 22% | 20% | | --- | ↓ | ↑ | 1 st Quartile |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|--|---------|---------|---------|---------|----|--------|------------------|-----------------|--------------------------|
| Headline social housing cost per unit | £5,143 | £4,841 | £4,512 | £4,453 | | --- | ↑ | ↑ | 1 st Quartile |
| Net debt per unit | £9,298 | £11,831 | £10,474 | £9,783 | | --- | ↑ | ↑ | -- |
| Total forecast income / surplus from non-social housing activity | £1,320k | £1,319k | £1,423k | £1,481k | | --- | ↑ | ↑ | -- |






Human Resources

Performance Summary

There has been an increase in average days absence this quarter from 9.95 to 10.58 days (including leavers) 8.29 days to 9.08 (excluding leavers) which is above the Housemark benchmark average of 8 days. It is reported that UK employees were absent for 7.8 days on average, the highest level reported over a decade and two days more than pre-pandemic sickness rates of 5.8 days according to CIPD (Oct 2023). The main causes of absence were infections (including colds and flu), stomach / liver issues and musculoskeletal injuries. There has been no change to this in Q3.

Absence is being managed by the team who are ensuring that managers and individuals are supported which includes referrals to occupational health to understand if further support is required for the employee and encouraging managers to remain in close contact with employees during the sickness period, and the managing attendance process is being followed.

An increase in staff satisfaction can be linked to the party to celebrate 15 years of PCH in September. This was well attended and enjoyed by staff across the organisation. The increase can also be linked to staff engagement with regards to the staff focus groups; the groups met to cover five areas: Recruitment and Selection, Pay, Reward and Recognition, Performance Management, Change Management and Working Together. Suggestions from these groups have been collated and recommendations made to EMT for consideration.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|------|------|-------|----|---|---|---|--------------------------|
| Average number of days sickness per FTE | 8 | 9.40 | 9.95 | 10.58 | |  |  |  | 3 rd Quartile |
| Percentage of staff very or fairly satisfied with PCH as their employer | --- | 81% | 85% | 86% | | --- |  |  | -- |

Customer Perception Survey TSMs (Rolling 12-month)

Performance Summary

Our latest customer perception survey showed that 83% of tenants are satisfied overall with our services, which is 2% below our target of 85%. We additionally measure customer sentiment by analysing the tone of verbatim comments given by residents at the time of the survey and we have seen an increase in these scores across all areas.

Additionally, we are now asking tenants how likely they would be to recommend us to their family and friends and using this to calculate a Net Promoter Score which is an assessment of how many respondents would promote your organisation vs those who would not. Our score for Q3 was 46 which is high and is better than some of the high-reputation retail giants.

We have compared our customer perception performance against the data released by the Regulator of Social Housing, and we are joint 8th amongst English housing providers with more than 1,000 homes. This is very strong performance and demonstrates that residents' views of us are mainly positive with a high approval rating.

Clearly there are some aspects where we know we need to do more to improve tenant perception. As we conduct our perception surveys by telephone, this enables us to ask tenants why they have expressed dissatisfaction at the time of the call which we then analyse and use to "listen" for changes in topic and theme over time.





Where tenant sentiment is lower, the comments show that building safety, estates and neighbourhood management (ASB mainly) and complaint handling are driving this low sentiment. Communication and engagement is the most discussed area and is therefore a key theme for tenants. Additionally, we have


























received some comments relating to our responsiveness at listening to tenants and acting upon their requests, in particular in relation to repairs and anti-social behaviour complaints.




We have developed our action plan to address these areas, and this is being presented to the Customer Focus Committee for approval on 31 January 2025. The key themes being addressed are:

- **Responsive repairs** - how we keep tenants informed of progress, keep to timescales and avoid the need for multiple visits,
- **Quality of the home** – development of major works programmes in conjunction with tenants, communicating the programme and clarity of process with compliance with minimum standards.
- **ASB** – recognising when someone is making a complaint, how we triage the complaint in line with individuals’ needs and how we handle the complaint, in particular keeping tenants informed throughout the process.
- **Complaint handling** – introducing rapid changes to process following a complaint, clearer and more empathetic response letters and improved guidance on what is a first request for service vs a complaint to ensure we address tenant contacts in the right way.

These will be closely monitored for progress over the coming months, in addition to evaluating customer perception to understand whether these interventions are making a positive difference for customers and therefore improving our perception scores.

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|-----|-----|-----|----|---|------------------|---|--------------------------|
| Respondents very or fairly satisfied with the overall service from their landlord | 85% | 84% | 83% | 83% | |  | --- |  | 1 st Quartile |
| Respondents who have received a repair in the last 12 months that are very or fairly satisfied with the repairs service | 85% | 85% | 86% | 86% | |  | --- |  | 1 st Quartile |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|-----|-----|-----|----|---|---|---|--------------------------|
| Respondents who have received a repair in the last 12 months that are very or fairly satisfied with the time taken to complete their most recent repair | 85% | 81% | 81% | 80% | |  |  |  | 1 st Quartile |
| Proportion of respondents who report that they are very or fairly satisfied that their home is well maintained | 85% | 83% | 82% | 81% | |  |  |  | 1 st Quartile |
| Respondents who report that they are very or fairly satisfied that their home is safe | 85% | 86% | 85% | 85% | |  | --- |  | 1 st Quartile |
| Respondents who are very or fairly satisfied that their landlord listens to tenant views and acts upon them | 85% | 74% | 73% | 73% | |  | --- |  | 1 st Quartile |
| Respondents that are very or fairly satisfied that their landlord keeps them informed about things that matter to them | 85% | 86% | 86% | 85% | |  |  |  | 1 st Quartile |
| Respondents that agree their landlord treats them fairly and with respect | 85% | 85% | 85% | 86% | |  |  |  | 2 nd Quartile |
| Respondents that are very or fairly satisfied that their landlord makes a positive contribution to their neighbourhood | 85% | 76% | 77% | 76% | |  |  |  | 1 st Quartile |
| Respondents that are very or fairly satisfied that their landlord keeps the communal areas clean and well-maintained | 85% | 72% | 75% | 73% | |  |  |  | 1 st Quartile |
| Complainants who report that they are very or fairly satisfied with their landlord's approach to handling of complaints | 65% | 40% | 41% | 44% | |  |  |  | 1 st Quartile |

| KPI | Target | Q1 | Q2 | Q3 | Q4 | Status | Short Term Trend | Long Term Trend | Benchmark |
|---|--------|-----|-----|-----|----|---|---|---|--------------------------|
| Respondents who report that they are very or fairly satisfied with their landlord's approach to handling of anti-social behaviour | 70% | 67% | 66% | 69% | |  |  |  | 1 st Quartile |

Key of Symbols

| | | | | | | |
|---|-----------|---|---------|---|-------|--|
|  | On Target |  | Warning |  | Alert | Short Term Trend = Performance compared to last quarter Long Term Trend = Performance compared to same quarter in the previous year |
|---|-----------|---|---------|---|-------|--|