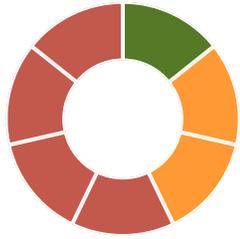
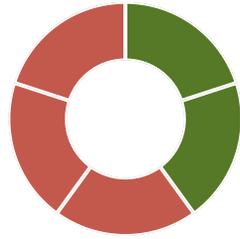


Summarised Performance by Category

Customer Experience



Neighbourhoods and Lettings



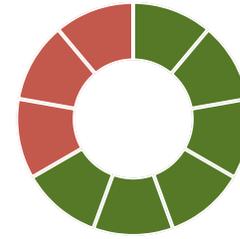
Repairs and Maintenance



Building Safety Compliance



Business Metrics



Met or Exceeded Target

Name	KPI	Target
Stock condition surveys completed less than five years ago (%)	92%	91%
TSM Respondents very or fairly satisfied with their landlord's approach to handling of anti-social behaviour (%)	71%	70%
Tenants Satisfied with the Repairs Service (Transactional) - YTD (%)	96.28%	95.00%
Rental income lost due to vacant properties (%)	0.69%	0.80%
Current Tenant Rent Arrears as a % of Annual Rent Debit (based on Actual Arrears) (%)	1.31%	2.00%

Furthest From Target

Name	KPI	Target
New emergency hazards reported per 1,000 properties - YTD	3.92	
New significant damp and mould hazards reported per 1,000 properties	31.37	
Significant damp and mould repairs initiated within 5 working days (%)	29%	100%
Average Number of Days to Re-Let Routine Void Property YTD	35.31	20.00
TSM Number of Stage Two complaints received per 1,000 homes	4.20	2.00

Improved Since Previous Quarter

Name	KPI	Prev Qtr
Average Days Sickness per FTE (annualised)	9.55	10.10
Stock condition surveys completed less than five years ago (%)	92%	86%
Rental income lost due to vacant properties (%)	0.69%	0.71%
Current Tenant Rent Arrears as a % of Annual Rent Debit (based on Actual Arrears) (%)	1.31%	1.44%
TSM Complainants very or fairly satisfied with their landlord's approach to handling of complaints (%)	47%	46%

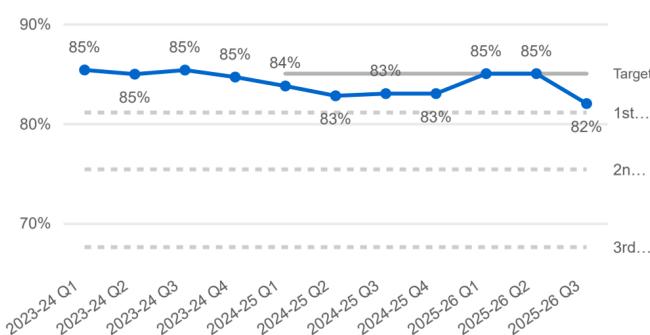
Declined Since Previous Quarter

Name	KPI	Prev Qtr
Damp and mould inspections completed within 14 days (%)	87%	92%
Staff very or fairly satisfied with PCH as their employer (%)	73%	79%
TSM homes that do not meet the Decent Homes Standard (%)	2.00%	1.03%
TSM Number of anti-social behaviour cases for hate crime opened per 1,000 homes	0.61	0.48
TSM Number of Stage Two complaints received per 1,000 homes	4.20	2.73

*Benchmarks are provided by [Housemark](#) - they compare PCH's performance with over 350 social housing providers across the UK. Each quartile represents a quarter of the providers who provide that data. Where possible the latest Benchmark quartile boundaries are shown on the charts.

TSM Respondents Very or Fairly Satisfied with the Overall Landlord (%)

Overall satisfaction has reduced during the quarter; this has been particularly influenced by younger residents under 24 and newer residents, along with respondents who live in the City Centre and Plympton; there was significant ASB in Plympton during Q3 which we have been managing proactively but this could have influenced respondents' views about PCH.



82%

Target: 85% (-3% ▲)

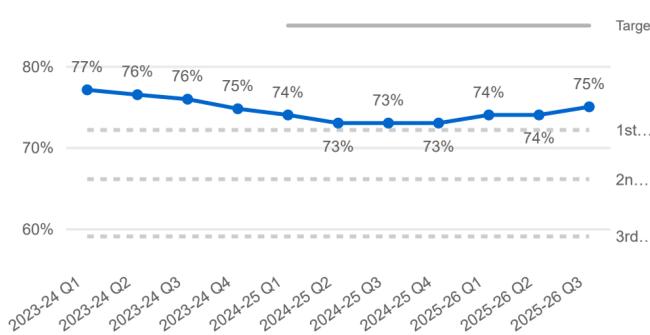
Prev Qtr: 85% (-3% ▼)

Prev Year: 83% (-1% ▼)

Benchmark*: 1st Quartile

TSM Respondents very or fairly satisfied that their landlord listens to tenant views and acts upon them (%)

Residents report generally feeling listened to, and staff will take action when they say they will however there are comments to the contrary stating they feel ignored or not listened to.



75%

Target: 85% (-10% ●)

Prev Qtr: 74% (+1% ↗)

Prev Year: 73% (+2% ↗)

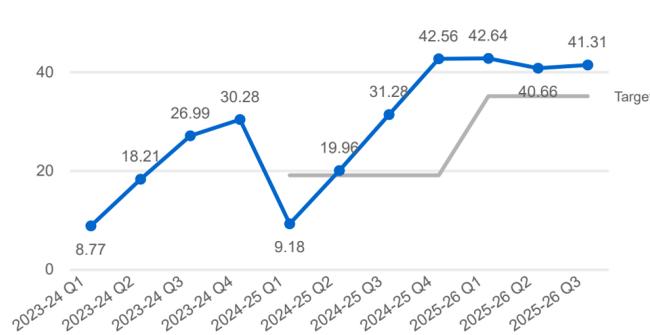
Benchmark*: 1st Quartile

TSM Number of Stage One complaints received per 1,000 homes

Lower is better

We have received 590 stage one complaints from tenants on a rolling 12-month basis (424 received so far during 2025/26), of which 79% have been upheld. The majority relate to outstanding repair work, appointments and general communication with residents.

Lessons learned include better booking of multi-trade appointments, more outbound calls to inform and explain about appointment changes where required and to be more proactively aware of repairs that have been repeatedly rebooked.



41.31

Target: 35.00 (+6.31 ●)

Prev Qtr: 40.66 (+0.65 ↗)

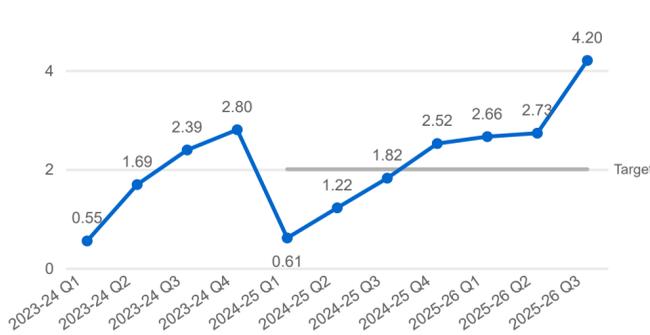
Prev Year: 31.28 (+10.03 ↗)

Benchmark*: Not Available

TSM Number of Stage Two complaints received per 1,000 homes

Lower is better

We have had 60 complaints escalated to stage two on a rolling 12-month basis of which 62% have been upheld. As we are upholding the majority of stage two complaints, we will be focusing on complex case management and taking a more subjective view of complaints at stage one so they are upheld at the initial complaint stage and offer redress upfront.



4.20

Target: 2.00 (+2.20 ●)

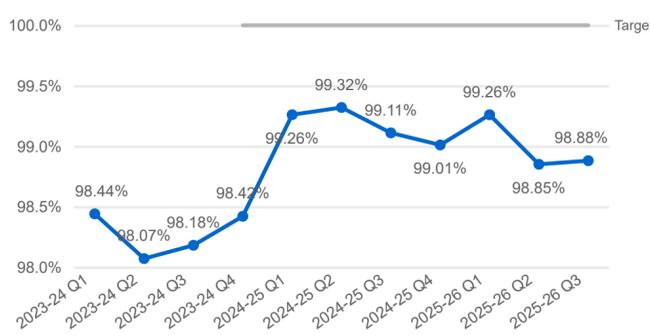
Prev Qtr: 2.73 (+1.47 ↗)

Prev Year: 1.82 (+2.38 ↗)

Benchmark*: Not Available

TSM Stage One complaints responded to within the Housing Ombudsman's Complaint Handling Code (%)

Almost 99% of complaints have been responded to within timeframe which equates to six complaints.



98.88%

Target: 100.00% (-1.12% ▲)

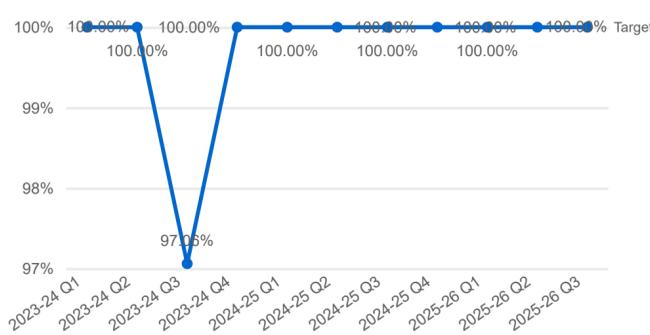
Prev Qtr: 98.85% (+0.03% ↗)

Prev Year: 99.11% (-0.23% ▼)

Benchmark*: Not Available

TSM Stage Two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescale (%)

All stage two complaints were responded to within the timescales.



100.00%

Target: 100.00% (+0.00% ☑)

Prev Qtr: 100.00% (+0.00% →)

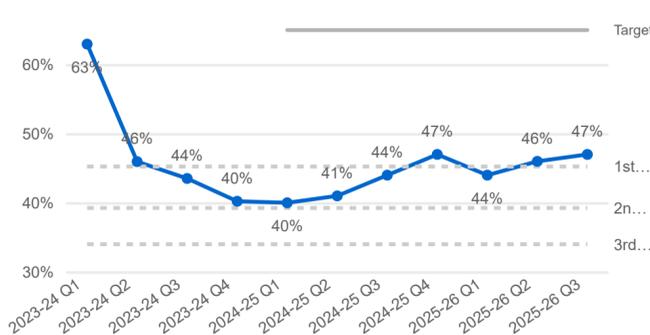
Prev Year: 100.00% (+0.00% →)

Benchmark*: Not Available

TSM Complainants very or fairly satisfied with their landlord's approach to handling of complaints (%)

14% of the 1,054 residents surveyed reported that they had made a complaint to us in the past 12 months.

Whilst the figure of 47% is low, the comments from residents are balanced - with some reporting promptness and attentiveness of staff and others feeling their comments are ignored or inadequately addressed. There is strong support for a single point of contact for complaints, which is being introduced into our Customer Experience Team in Q4 2025/26 as part of the ongoing reorganisation.



47%

Target: 65% (-18% ●)

Prev Qtr: 46% (+1% ↗)

Prev Year: 44% (+3% ↗)

Benchmark*: 1st Quartile

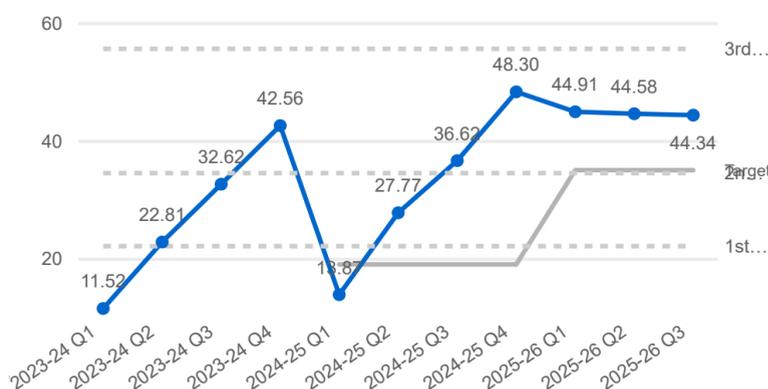
*Benchmarks are provided by [Housemark](#) - they compare PCH's performance with over 350 social housing providers across the UK. Each quartile represents a quarter of the providers who provide that data. Where possible the latest Benchmark quartile boundaries are shown on the charts.

TSM Number of anti-social behaviour cases opened per 1,000 homes

Lower is better

The level of ASB for Q3 has increased slightly for December 2026; the Good Neighbourhood Management Policy has been approved and is in the process of being implemented alongside the introduction of a new staffing structure within housing management.

During Q4 there will be a review of our operational procedures that complement the new policy and ensure we have a clear, robust and well-communicated way of tackling and preventing ASB.



44.34

Target: 35.00 (+9.34 ●)

Prev Qtr: 44.58 (-0.24 ▼)

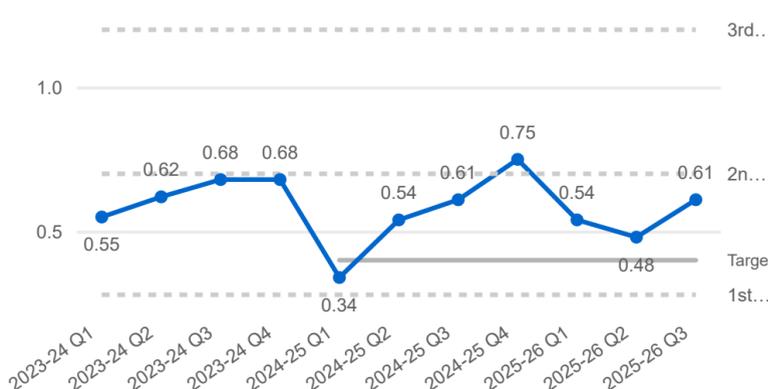
Prev Year: 36.62 (+7.72 ↗)

Benchmark*: 3rd Quartile

TSM Number of anti-social behaviour cases for hate crime opened per 1,000 homes

Lower is better

We have received 9 ASB cases relating to hate crime; this is a similar level to the same period last year.



0.61

Target: 0.40 (+0.21 ●)

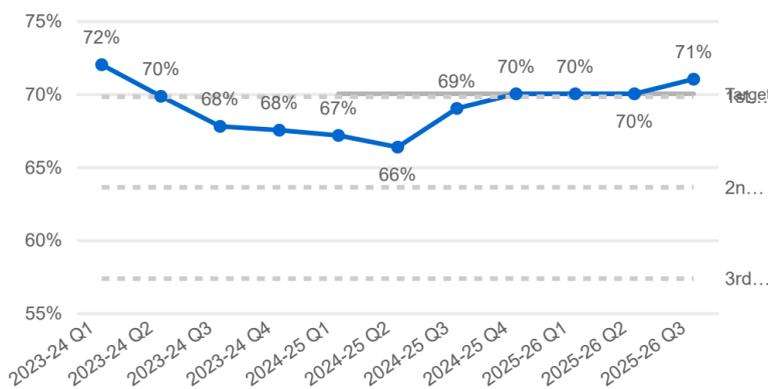
Prev Qtr: 0.48 (+0.13 ↗)

Prev Year: 0.61 (+0.00 →)

Benchmark*: 2nd Quartile

TSM Respondents very or fairly satisfied with their landlord's approach to handling of anti-social behaviour (%)

Customer perception of our approach to ASB more broadly is more negative although it should be noted that respondents to this question may not have actually raised a complaint with us. Concerns have been raised around the presence of ASB and frustrations felt at a perceived lack of speed and effectiveness when addressing the issues, and in some cases, even feeling ignored and dismissed. The Head of Thriving Neighbourhoods will be exploring this data in more depth and the alignment of the Good Neighbourhood Management policy to our processes is a priority for Q4.



71%

Target: 70% (+1% ☑)

Prev Qtr: 70% (+1% ↗)

Prev Year: 69% (+2% ↗)

Benchmark*: 1st Quartile

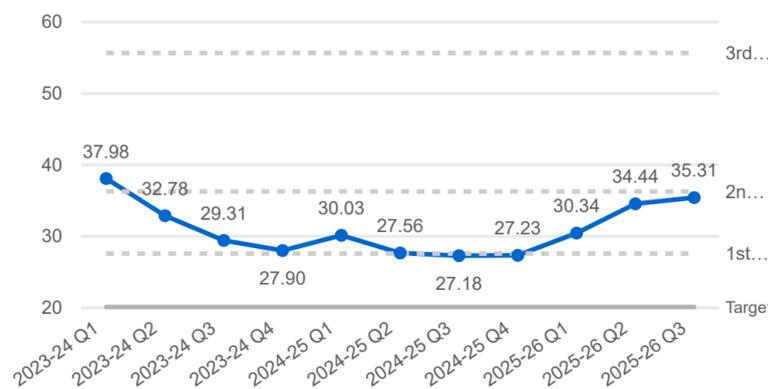
Average Number of Days to Re-Let Routine Void Property YTD

Lower is better

We remain over 15 days above the target of 20 days for this PI - with the repairs taking 17 days and the letting taking a further 18 days.

Homes are being returned to us in a worse condition than previously, requiring more repairs and around 40% of new lettings are to homeless applicants and this can be a more complex process due to the additional support required to complete pre-tenancy assessments and raise the funds for the initial rent.

We have appointed an experienced consultant to review the end to end process of voids, which will include improvements to how tenancy management will better manage property condition throughout the life of a tenancy.



35.31

Target: 20.00 (+15.31 ●)

Prev Qtr: 34.44 (+0.87 ↗)

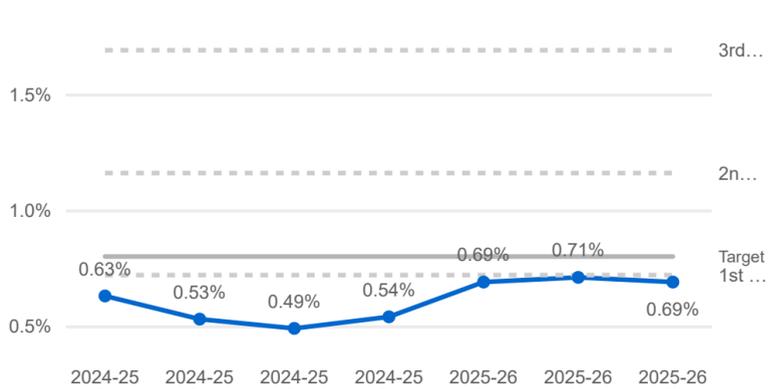
Prev Year: 27.18 (+8.13 ↗)

Benchmark*: 2nd Quartile

Rental income lost due to vacant properties (%)

Lower is better

Total Debit (incl. Void Loss) £57,838,657 & Void Rent Loss (excluding void properties assigned for sale) = £401,760. Figures taken during a reporting week to align with other report indicators.



0.69%

Target: 0.80% (-0.11% ☑)

Prev Qtr: 0.71% (-0.02% ▼)

Prev Year: 0.49% (+0.20% ↗)

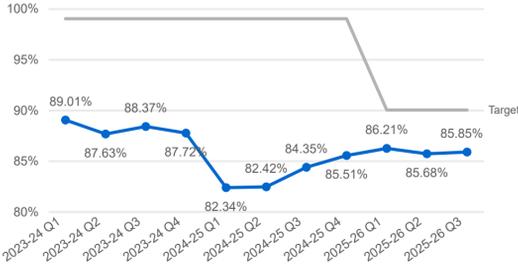
Benchmark*: 1st Quartile

*Benchmarks are provided by [Housemark](#) - they compare PCH's performance with over 350 social housing providers across the UK. Each quartile represents a quarter of the providers who provide that data. Where possible the latest Benchmark quartile boundaries are shown on the charts.

All Responsive Repairs Completed in Timeframe YTD (%)

There has been a small increase in delivery against our service standards for repairs; non-emergency repair delivery has improved whilst performance in emergency repairs has declined. The volume of jobs coming through in the past quarter has broadly remained the same compared to last year.

To address this underperformance, we have improved reporting and oversight of repairs work in progress and have reduced the average number of days overdue to 24 days, with the longest overdue repair being outstanding for 104 days which is to replace a fence and rehanging a gate - this is scheduled to be completed on 17/02/2026



85.85%

Target: 90.00% (-4.15% ▲)
 Prev Qtr: 85.68% (+0.17% ↗)
 Prev Year: 84.35% (+1.50% ↗)

Benchmark*: Not Available

TSM Emergency Repairs Completed Within Published Timeframe YTD (%)

Performance in emergency repairs has declined. The volume of jobs coming through in the past quarter is very slightly up compared to last year; as with non-emergency repairs, due to improvements in reporting and insight, there is greater oversight of these jobs within the Planning Team and at the time of writing this report we only have five jobs open and overdue. We have also seen a significant uptick in no access cases for emergency repairs during the quarter; these are also being proactively managed by the Planning Team to ensure we gain access and resolve the emergency.



94.43%

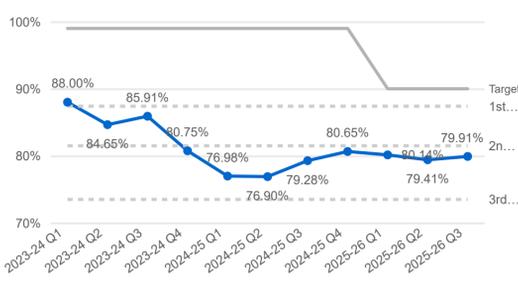
Target: 100.00% (-5.57% ▲)
 Prev Qtr: 94.82% (-0.39% ▼)
 Prev Year: 93.53% (+0.90% ↗)

Benchmark*: 3rd Quartile

TSM Non-Emergency repairs completed within target timescale (%)

There has been a small increase in delivery against our service standards for repairs; non-emergency repair delivery has improved slightly but is still well below the target.

As with emergency repairs, we have improved reporting and oversight of repairs work in progress and have reduced the average number of days overdue to 24 days, with the longest overdue repair being outstanding for 104 days which is to replace a fence and rehanging a gate - this is scheduled to be completed on 17/02/2026.



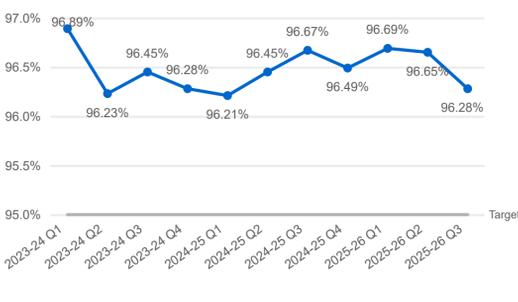
79.91%

Target: 90.00% (-10.09% ●)
 Prev Qtr: 79.41% (+0.50% ↗)
 Prev Year: 79.28% (+0.63% ↗)

Benchmark*: 3rd Quartile

Tenants Satisfied with the Repairs Service (Transactional) - YTD (%)

96.28% of residents receiving a repair in December were satisfied; we have combined our transactional and TSM data for this PI and have aligned residents' comments to the customer journey. This has informed us that the process of getting an appointment and waiting for the appointment are driving dissatisfaction and residents tend to talk more negatively about this part of the journey. Once the appointment day arrives and the technician is in the home doing the work, the sentiment is much more positive, talking about professionalism, helpfulness and the quality of the finished work.



96.28%

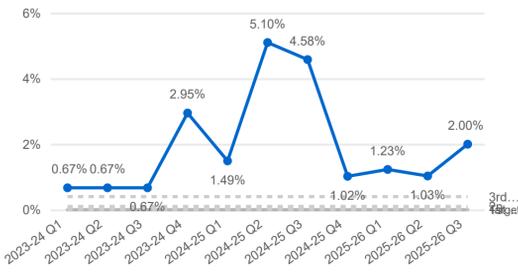
Target: 95.00% (+1.28% ☑)
 Prev Qtr: 96.65% (-0.37% ▼)
 Prev Year: 96.67% (-0.39% ▼)

Benchmark*: Not Available

TSM homes that do not meet the Decent Homes Standard (%)

Lower is better

Currently 2% of homes are failing the Decent Homes Standard, all due to Category 1 HHSRS failures. There has been a fairly significant increase to this percentage in Q3 because we have identified that the homes in the Mount Wise Towers do not have window restrictors fitted on the upper levels; a contractor has been appointed to fit the restrictors, which started in December and will run for a period of 6 weeks.

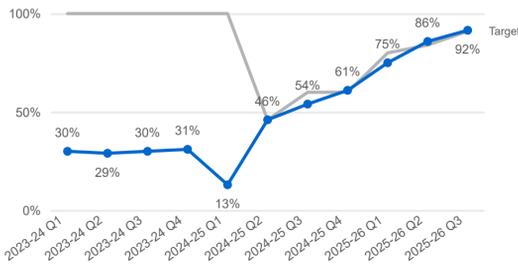


2.00%

Target: 0.00% (+2.00% ●)
 Prev Qtr: 1.03% (+0.97% ↗)
 Prev Year: 4.58% (-2.58% ▼)

Benchmark*: 4th Quartile

Stock condition surveys completed less than five years ago (%)



92%

Target: 91% (+1% ☑)
 Prev Qtr: 86% (+6% ↗)
 Prev Year: 54% (+38% ↗)

Benchmark*: Not Available

New emergency hazards reported per 1,000 properties - YTD

Lower is better

December in-month: 1.75 Stock Figure: 14281
 Number of Emergency Hazards Raised: 25
 Benchmark quartile in-month: 3rd
 YTD: Number of Emergency Hazards Raised: 56



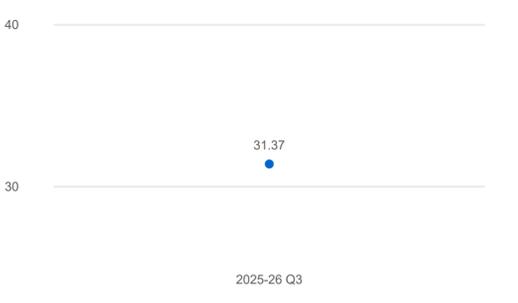
3.92

Target: Not Available
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

New significant damp and mould hazards reported per 1,000 properties

Lower is better

November in-month: 14.92 Stock Figure: 14281
 Number of Significant DM Hazards Raised: 213
 Benchmark quartile in-month: 2nd
 YTD: Number of Significant DM Hazards Raised: 448

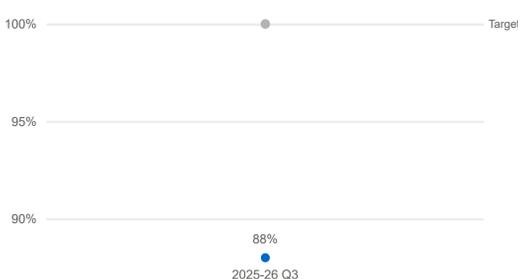


31.37

Target: Not Available
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

Emergency hazards resolved within 24 hours (%)

YTD: 88% (28/32)
 December in-month: 86% (12/14)
 Benchmark quartile in-month: 3rd

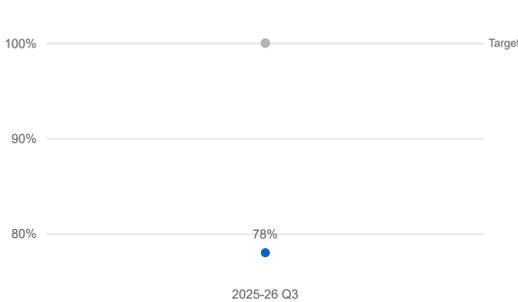


88%

Target: 100% (-12% ●)
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

Significant damp and mould hazards investigated within 10 working days (%)

YTD: 78% (218/281)
 December in-month: 66% (107/162)
 Benchmark quartile in-month: 4th

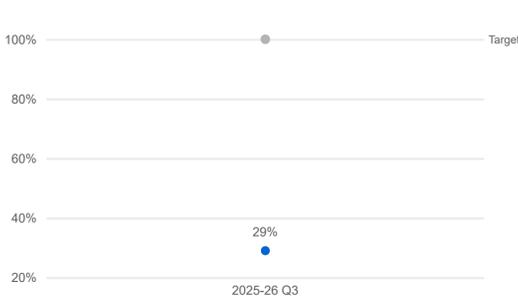


78%

Target: 100% (-22% ●)
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

Significant damp and mould repairs initiated within 5 working days (%)

YTD: 29% (58/201)
 December in-month: 26% (39/123)
 Benchmark quartile in-month: 4th



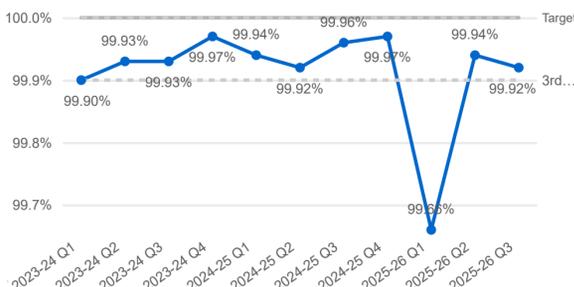
29%

Target: 100% (-71% ●)
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

*Benchmarks are provided by [Housemark](#) - they compare PCH's performance with over 350 social housing providers across the UK. Each quartile represents a quarter of the providers who provide that data. Where possible the latest Benchmark quartile boundaries are shown on the charts.

TSM Properties with a Gas Supply and a Valid Landlord's Gas Safety Check (%)

There were twelve properties without a valid Gas Safety Certificate at the end of December 2025. One property where the Tenant has passed away which is now void. Another two properties where the service visits are planned for January. Two properties where the tenants are in hospital/ secure units. One property where we are awaiting a hearing date which is hoped to be in January. One property with outright possession awaiting a bailiff. Three properties with court dates in January and two properties with legal awaiting court dates.



99.92%

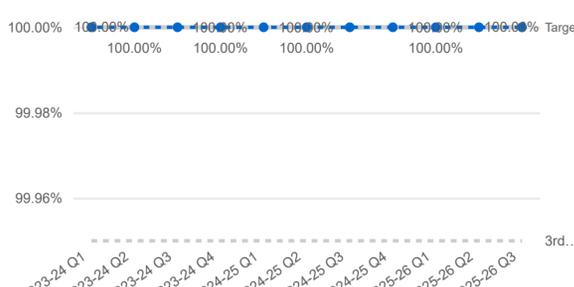
Target: 100.00% (-0.08% ▲)
 Prev Qtr: 99.94% (-0.02% ▼)
 Prev Year: 99.96% (-0.04% ▼)
 Benchmark*: 3rd Quartile

TSM Fire risk assessments completed as a percentage of assessments required YTD (%)

All blocks requiring an FRA have one; 67 were completed during this quarter, there are 767 dwellings in these blocks.

We have 185 fire risk actions outstanding (167 were raised during the quarter and 88 of these were closed and in total 148 actions were closed during this period).

65 actions are overdue; all relating to leaseholder doors and are actively being mitigated through actions from the Fire Safety and Leasehold Teams. The oldest overdue action is over five years old which relates to a leasehold flat with a non-fire rated door fitted. There are a further five cases which are 3-4 years overdue; three require replacement fire doors and the remaining two require an inspection. These are all with the legal team for progressing to get an injunction.

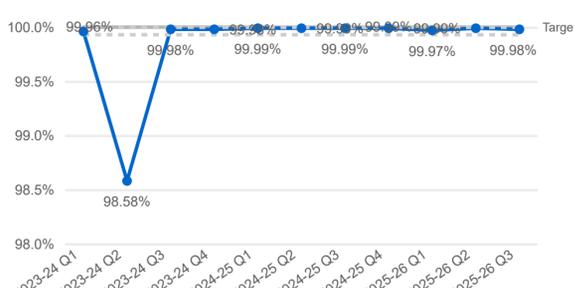


100.00%

Target: 100.00% (+0.00% ▢)
 Prev Qtr: 100.00% (+0.00% →)
 Prev Year: 100.00% (+0.00% →)
 Benchmark*: 1st Quartile

TSM homes with compliant asbestos management plans (%)

There are 2 properties outstanding an asbestos management survey. Both properties are going through the visit appointment procedure with support from newly allocated housing officers.



99.98%

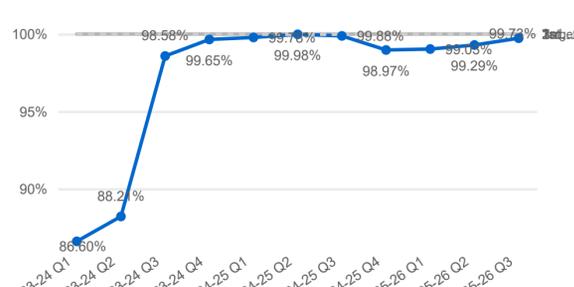
Target: 100.00% (-0.02% ▲)
 Prev Qtr: 99.99% (-0.01% ▼)
 Prev Year: 99.99% (-0.01% ▼)
 Benchmark*: 3rd Quartile

TSM Legionella Risk Assessments Completed (%)

99.59% of homes that legally require an LRA have one in place. There is 1 individual supported housing property which is currently with the HO as a disrepair and concern case. The tenant is not engaging with the support we put in place so we will pursue through legal channels and apply for an injunction/possession order. There are also 16 individual properties which are located in a block that required an LRA as of 31st December 2025, broken down as follows:

- 10 have live appointments booked
- 6 are with the no access team

The local performance indicator which measures the percentage of all stock with an LRA is currently at 98.64%. This consists of 194 outstanding properties that are due to have an individual LRA and are currently on programme to be scheduled. Due to current resource constraints, only a limited number of properties on the Local Performance Indicator list are expected to undergo risk assessments in December. It has been requested that any LRA appointments be call-confirmed to maximise access success in future.

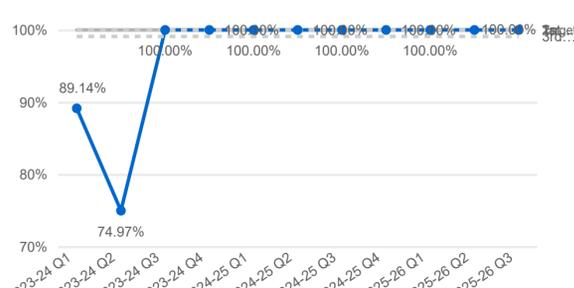


99.73%

Target: 100.00% (-0.27% ▲)
 Prev Qtr: 99.29% (+0.44% ↗)
 Prev Year: 99.88% (-0.15% ▼)
 Benchmark*: 4th Quartile

TSM homes for which all required communal passenger lift safety checks carried out (%)

All communal passenger lifts have had an inspection carried out.



100.00%

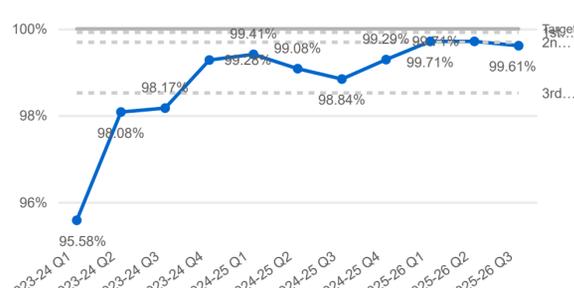
Target: 100.00% (+0.00% ▢)
 Prev Qtr: 100.00% (+0.00% →)
 Prev Year: 100.00% (+0.00% →)
 Benchmark*: 1st Quartile

TSM homes with a valid 5-year electrical safety certificate (%)

There were 55 properties with an out of date/missing 5-year electrical test:

- 23 out of date properties are in the no-access procedure
- 13 are void, due to be demolished
- 12 are new properties that have been updated since the snapshot was taken
- 3 are long term void not to be re-let
- 2 are new properties awaiting electrical certificates
- 2 are long term voids

If the 13 properties due to be demolished were excluded from the calculation, the KPI would be 99.70%

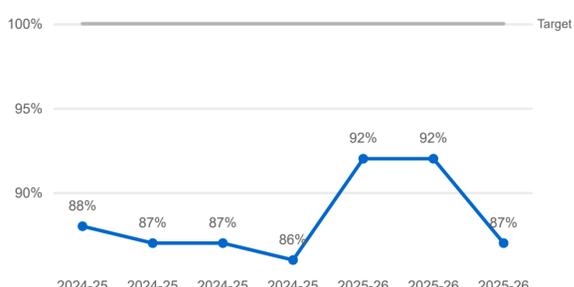


99.61%

Target: 100.00% (-0.39% ▲)
 Prev Qtr: 99.71% (-0.10% ▼)
 Prev Year: 98.84% (+0.77% ↗)
 Benchmark*: 3rd Quartile

Damp and mould inspections completed within 14 days (%)

We completed 726 out of 836 inspections within 14 days; 95% of these inspections have resulted in repairs being raised to alleviate the root cause, which is mainly due to mechanical ventilation required and issues with old cavity wall insulation which has failed and causing water ingress.



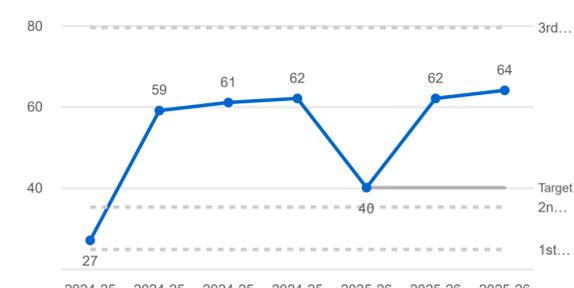
87%

Target: 100% (-13% ●)
 Prev Qtr: 92% (-5% ▼)
 Prev Year: 87% (+0% →)
 Benchmark*: Not Available

Average time taken to complete remedial works in relation to damp and mould (days)

Lower is better

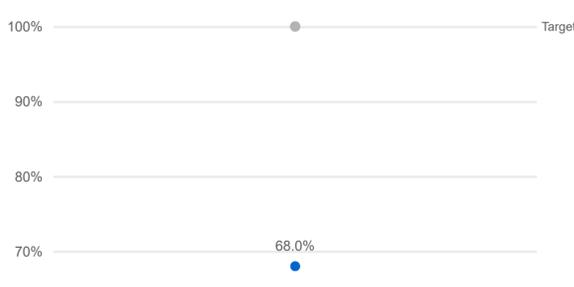
The average time is 64 days (10 inspection, 54 for the repair); the works required to alleviate damp and mould are often extensive beyond a wash-down and repaint, requiring additional mechanical ventilation and we have seen an increase in defective cavity wall insulation causing water penetration and cold spots which has required removal before we can repair the internal damage.



64

Target: 40 (+24 ●)
 Prev Qtr: 62 (+2 ↗)
 Prev Year: 61 (+3 ↗)
 Benchmark*: 3rd Quartile

For all damp and mould inspections, percentage where a report has been shared with the tenant within 3 working days (%)



68.0%

Target: 100.0% (-32.0% ●)
 Prev Qtr: Not Available
 Prev Year: Not Available
 Benchmark*: Not Available

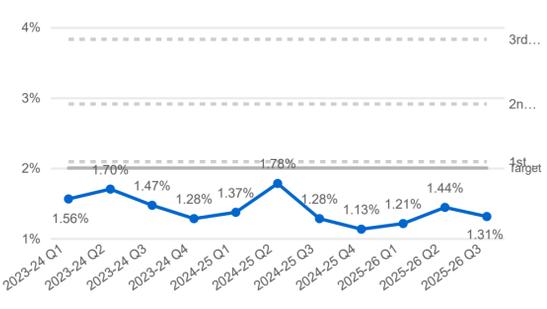
*Benchmarks are provided by [Housemark](#) - they compare PCH's performance with over 350 social housing providers across the UK. Each quartile represents a quarter of the providers who provide that data. Where possible the latest Benchmark quartile boundaries are shown on the charts.

Current Tenant Rent Arrears as a % of Annual Rent Debit (based on Actual Arrears) (%)

Lower is better

Current arrears are 1.31% or £991k outstanding which is broadly the same as this time last year. This is despite continued financial challenges for residents, where we have seen an increased proportion of residents in receipt of UC / HB (76%) when we have historically had around 65%.

We continue to work proactively with residents to help with budgeting, claiming other benefits and using our financial support fund to assist with short term financial crises.



1.31%

Target: 2.00% (-0.69%)

Prev Qtr: 1.44% (-0.13%)

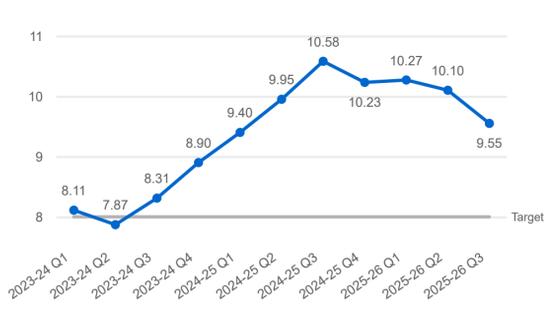
Prev Year: 1.28% (+0.03%)

Benchmark*: 1st Quartile

Average Days Sickness per FTE (annualised)

Lower is better

Sickness absence has reduced from 10.1 in Q2 to 9.55 in Q3. Our absence level is in line with the UK average for 2025 which is at a record high.



9.55

Target: 8.00 (+1.55)

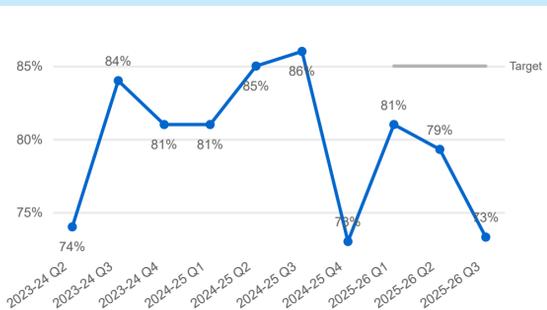
Prev Qtr: 10.10 (-0.55)

Prev Year: 10.58 (-1.03)

Benchmark*: Not Available

Staff very or fairly satisfied with PCH as their employer (%)

Employee satisfaction has reduced to similar levels that occurred in Q4 24/25 of 73.3% after a peak of 81% in Q1 25/26. This may be due to a significant period of change that has taken place across the organisation during this time, with changes in Directorates as well as within Thriving Neighbourhoods, affecting satisfaction levels.



73%

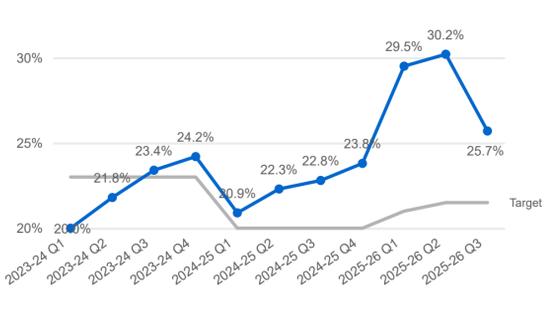
Target: 85% (-12%)

Prev Qtr: 79% (-6%)

Prev Year: 86% (-13%)

Benchmark*: Not Available

Operating Margin (%)



25.7%

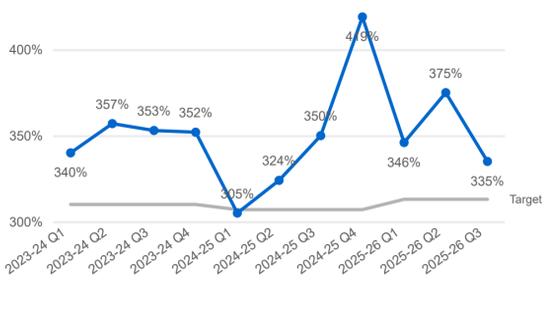
Target: 21.5% (+4.2%)

Prev Qtr: 30.2% (-4.5%)

Prev Year: 22.8% (+2.9%)

Benchmark*: Not Available

EBITDA Interest cover (%)



335%

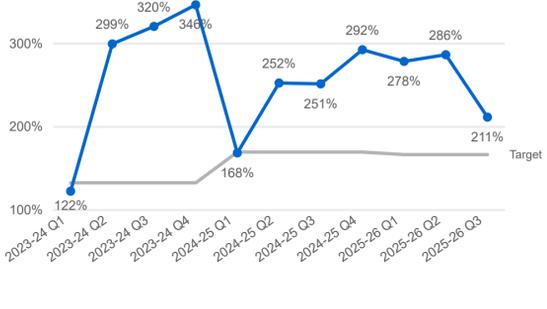
Target: 313% (+22%)

Prev Qtr: 375% (-40%)

Prev Year: 350% (-15%)

Benchmark*: Not Available

Interest Cover: EBITDA (MRI) (%)



211%

Target: 166% (+45%)

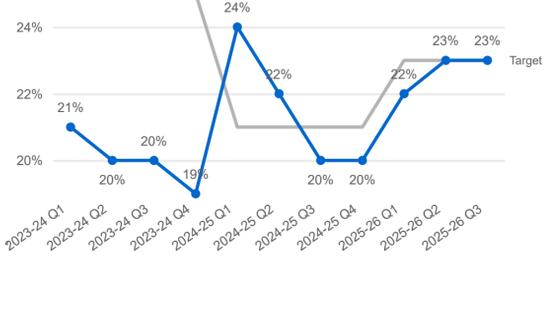
Prev Qtr: 286% (-75%)

Prev Year: 251% (-40%)

Benchmark*: Not Available

Gearing (%)

Lower is better



23%

Target: 23% (+0%)

Prev Qtr: 23% (+0%)

Prev Year: 20% (+3%)

Benchmark*: Not Available

Headline Social Housing Cost Per Unit

Lower is better



£3,686

Target: £4,985 (-£1,299)

Prev Qtr: £2,293 (+£1,393)

Prev Year: £4,453 (-£767)

Benchmark*: Not Available

Total forecast income / surplus from non-social housing activity



£1,554k

Target: £1,325k (+£229k)

Prev Qtr: £681k (+£873k)

Prev Year: £1,481k (+£73k)

Benchmark*: Not Available