



ANNUAL COMPLAINTS PERFORMANCE AND SERVICE IMPROVEMENT REPORT

2026

Because Community Matters

PLACES FOR PEOPLE

***PfP is the UK's leading
Social Enterprise.***

We always aim to put People first, and do the right thing by treating everyone honestly, courteously and fairly. We welcome the opportunity to share our progress with our Customers and stakeholders through our second annual Ombudsman report.

This report sets out how we've reviewed our compliance with the Housing Ombudsman's Complaint Handling Code, and how we have performed in handling our Customers' complaints in England, between **1 April 2025 and 31 March 2026**. It includes data from our managing agents, who handle complaints from Customers they provide a service to on our behalf. Our complaints policy sets out our approach.

Our Board's response to the report

WHAT'S CHANGED IN 2025-26

In 2025, we established the new PfP Homes Plus Committee to provide enhanced scrutiny across our service areas, including complaints handling and performance, and ensure more time is spent identifying and driving service improvements that benefit our Customers. The Committee's insights are shared with the PfP Board and our National Customer Group, creating greater opportunities for challenge, learning, and continuous improvement.

The Committee, PfP Board, and National Customer Group reviewed this annual report and the self-assessment and are satisfied it reflects our current position.

Here is a summary from the Member Responsible for Complaints, and Group Chief Operating Officer, Scott Black:

Investment in our homes and Communities, progress in delivering new housing supply, and a sustained focus on supporting Customers through cost of living pressures have been front of mind for PfP this year. The Group's C1 regulatory judgement provides assurance that complaints are generally handled fairly and effectively. Our referral rate to the Ombudsman remains low for an organisation of our size, and we are pleased to not have received any complaint handling failure orders this year for our Ombudsman casework.



Scott Black
Chief Operating Officer

Our Board's response to the report

Positive complaints handling is critical to deliver fair outcomes for our Customers, and during 2025-26, PfP has continued to strengthen its approach to complaint handling with significant investment from the Board, through an increase in resources.

Following the centralisation of the complaints function in 2024-25, we have been working hard to build an efficient service that works for our Customers and Colleagues.

The centralised team has grown from 27 complaint handlers at the beginning of 2025, to 42, and additional resource has been made available when needed to help manage complaint volume and complexity. A business excellence team was introduced to support improvements to systems and processes.

We also strengthened our governance arrangements, with more senior oversight and clearer accountability for complaint performance across all service areas and changed our TSM survey methodology in order to hear from a more diverse range of Customers.

We understand the challenges ahead. The increase in maladministration findings and the drop in customer satisfaction with complaint handling highlight areas where we must do better. While the rise in maladministration partly reflects increased transparency and more robust external scrutiny, it also reinforces the need for greater consistency, more thorough understanding of individual Customer needs, improved communication, and quicker resolution of complaints.

The Board has monitored these challenges alongside the complaints leadership team and has established clear improvement priorities for the coming year. These include reducing response times and improving the quality and clarity of communication with our Customers, to prevent dissatisfaction and improve service delivery.

We have invested in a complaints management system so we can better capture and act on complaints data. This means we'll be able to better identify common themes and issues that keep coming up, and combine our insights with Customers' feedback to make more effective decisions.

We know that a high proportion of our complaints relate to repair operations. This insight has enabled us to begin a programme of transformative change to our service.

Building colleague capability across the business to support early resolution is crucial, and the Board will maintain a strong focus on delivering fair outcomes, building Customer confidence, and demonstrating how complaints lead to tangible and sustained service improvements.

We are confident that we have built a solid foundation through the centralised team, and are committed to making the improvements we need to. The Board will continue to oversee and support activities, to ensure it is fit for the future and fully meets the needs of our diverse range of Customers.

Our self-assessment

Our most recent self-assessment is available here www.placesforpeople.co.uk/make-a-complaint

Last year, we weren't always compliant with acknowledgement and response timeframes, and a key focus for 2025-26 was improving our operational management plan to address rising complaint volumes and complexity.

We recognise that some Customers have experienced delays throughout the year as we worked to fully centralise our service, and this impacted on our satisfaction rates. We are confident that our refreshed resourcing model will enable us to acknowledge and respond to complaints more quickly.

ENGAGEMENT WITH CUSTOMERS

Our National Customer Group (NCG) oversees the critical issues, policies, and priorities affecting Customers across all affordable housing. The NCG works directly with the PfP Regulated Board to ensure the voice of our Customers is heard on key service issues, offering recommendations for improvement and highlighting best practice.

NCG members ensure two-way communication between Regional Customer Groups and the Board, who may hear more informal or local concerns, providing a more complete picture of Customer dissatisfaction and expectations.

The NCG drives accountability and monitors service improvements, in addition to supporting with Customer facing services and reviewing performance.

STATEMENT FROM CHAIR OF THE NCG, STEPHEN MILLER, AND VICE CHAIR, BAZ HURREL:

We thank PfP for the presentation of the report and have noted its findings.

We particularly noted the issues around complaints and repairs and welcomed the 30 or so proposed areas for improvement.

We look forward to receiving updates on the implementation of these improvements.

Complaint handling performance

Customer survey results

Tenant Satisfaction Measure TP09

Transactional surveys

We have continued to ask Customers to complete a survey after a complaint is logged and closed to help us understand their experience.

In 2025–26, Customers generally found it straightforward to raise a complaint, often supported by helpful and empathetic contact centre staff. There is clear appreciation for when staff listen, show understanding, and make efforts to handle queries efficiently.

However, several aspects of the complaints journey require improvement, particularly around communication. Customer feedback identified a need for more proactive communication, clearer timelines for resolution, and greater transparency overall, so Customers feel informed, supported, and assured that their concerns are being taken seriously.

Our Customer Resolution Coordinators have been working hard to address this through their complaint investigations, but we know that does not go far enough, so we put a management plan in place to refine our newly centralised service. Monitoring complaint volumes and growing our centralised team in both numbers and expertise has been the key area of focus for this year, alongside much-needed system improvements to our complaint handling service, to support efficient complaint handling.

TSM surveys

In addition to routine surveys, in 2025–26, we worked with In House Research to survey Customers for the Tenant Satisfaction Measures. These measures provide a comprehensive set of performance measurements, including satisfaction with our complaint handling.

Ensuring our surveys represent our wide and varied Customer base is important to us and so this year we changed the survey methodology to a 70% digital / 30% telephone split, based on how we know our Customers like to interact with us. As a result, we surveyed significantly more Customers this year, with 4,855 Customers submitting their views. The surveys ensured representation by key demographics and property characteristics, including tenure, property type, property size, age group, and ethnicity.

Our Customers' satisfaction rate with our approach to complaints handling last year was 27.5%, falling to 14.6% this year.

Whilst it is disappointing that the results are lower than last year, this is the baseline for our new survey methodology and we accept the challenge in front of us to make things better. We have made significant progress but know we have more work to do. We are encouraged that more Customers feel safe to tell us if something has gone wrong, as this gives us opportunity to learn and focus improvements where needed.

Complaint handling performance

Complaints by number of properties Tenant Satisfaction Measure CH01

This is a useful measurement that helps us to understand how many complaints we have received, and the number of Customers per 1,000 homes that have made a complaint. It means we can see if the number of complaints received, has gone up or down, compared to the previous year.

During 2025-26, we continued to manage an increase in complaint volumes, and the integration of new Customers following growth in our housing portfolio.

The total number of homes in our portfolio increased significantly from 62,845 in 2024-25 to 70,011 in 2025-26. That’s an additional 7,166 homes we have made available for rent, or shared ownership.

Low-Cost Rental Customers

Low Cost Rental Customers are our Customers with a social housing tenancy. Complaints received from Low-Cost Rental Customers went up, in particular Stage 2 escalations. This means more rental Customers chose to pursue complaints through the second stage of the process.

This could reflect the increasing complexity of complaints being seen across the sector and a keenness to refer to the Ombudsman, or it could mean our Stage 1 process is not resolving the issue. In 2026-27 we will be working to capture the reason for escalation, to help us understand this trend (the Customer does not have to explain their reason for escalation).

TSM CH01: Complaints relative to size of landlord (per 1,000 properties)

LOW-COST RENTAL ACCOMMODATION

Number of homes 24-25	Number of homes 25-26	What this means		
59,125	65,454	We increased the number of low cost rental properties in our portfolio by 6,329.		
Total complaints received 24-25	Total complaints received 25-26	What this means		
2,160	2,444	Overall, we received an additional 284 complaints in 25-26, compared to 24-25.		
Stage 1 and 2 complaints received 24-25	Stage 1 and 2 complaints received 25-26	What this means	Complaints per 1,000 properties	
Stage 1: 1,729	Stage 1: 1,773	We received an additional 44 Stage 1 complaints in 25-26 compared to 24-25.	24-25: 29.2 25-26: 27.09	Stage 1 complaints went down, in relation to the number of properties.
Stage 2: 431	Stage 2: 671	We received an additional 240 Stage 2 complaints in 25-26 compared to 24-25.	24-25: 7.3 25-26: 10.25	Stage 2 complaints went up, in relation to the number of properties.

Complaint handling performance

Low-Cost Home Ownership Customers

Low-Cost Home Ownership Customers have a Shared Ownership property. Complaints from our Low-Cost Home Ownership Customers went down, particularly at Stage 1.



TSM CH01: Complaints relative to size of landlord (per 1,000 properties)

LOW-COST HOME OWNERSHIP

Number of homes 24-25	Number of homes 25-26	What this means		
3,720	4,557	We increased the number of low-cost home ownership properties in our portfolio by 837.		
Total complaints received 24-25	Total complaints received 25-26	What this means		
375	152	Overall, we received 223 less complaints in 25-26 compared to 24-25.		
Stage 1 and 2 complaints received 24-25	Stage 1 and 2 complaints received 25-26	What this means	Complaints per 1,000 properties	
Stage 1: 273	1: 86	We received 187 less Stage 1 complaints in 25-26 compared to 24-25.	24-25: 73.4 25-26: 18.87	Stage 1 complaints went down, in relation to the number of properties.
Stage 2: 102	Stage 2: 66	We received 36 less complaints in 25-26 compared to 24-25.	24-25: 27.2 25-26: 14.48	Stage 2 complaints went down, in relation to the number of properties.

Complaint handling performance

Complaint handling timescales Tenant Satisfaction Measure CH02

CH02 Complaints responded to within
Complaint Handling Code timescales



LOW-COST RENTAL ACCOMMODATION

	Stage 1 24-25	Stage 1 25-26	Difference	Stage 2 24-25	Stage 2 25-26	Difference
Number of complaints closed in 25-26	1,044	1,270		267	441	
Volume and percentage closed in timescale (no extension)	716 68.6%	865 68%	Performance unchanged.	199 74.5%	382 87%	Stage 2 handling times improved.
Volume and percentage closed in timescale (with extension)	328 31.4%	405 32%	Performance unchanged.	68 25.5%	59 13%	Less extensions required.

LOW-COST HOME OWNERSHIP

	Stage 1 24-25	Stage 1 25-26	Difference	Stage 2 24-25	Stage 2 25-26	Difference
Number of complaints closed in 24-25	198	68		62	48	
Volume and percentage closed in timescale (no extension)	193 97.5%	45 66%	Performance dropped.	59 95.2%	43 90%	Performance dropped.
Volume and percentage closed in timescale (with extension)	5 2.5%	23 34%	More complaints requiring an extension.	3 4.8%	5 10%	More complaints requiring an extension.

**Data collected from 1 April 2025 to 31 March 2026*

Complaint handling performance

Low-Cost Rental Customers

The handling timeframes at Stage 1 remained the same. Stage 2 complaint handling timeframes improved, with fewer extensions required.

Low-Cost Home Ownership

Whilst there were fewer complaints overall, there was a greater reliance on extensions this year.

Throughout the year we have invested in additional resource, system improvements and process changes to strengthen our ability to respond promptly while maintaining the quality of investigations and outcomes for Customers.

As we move through 2026-27, reducing complaint response times and minimising the use of extensions remains a priority. We will continue to build on the foundations of our centralised service to deliver improvements.



Complaint handling performance



COMPLAINT TRENDS

Repairs continue to be the main reason for Customer complaints.

72% of complaints related to repairs this year, in comparison with 77% last year.

We have highlighted some of the improvements we have made to our repairs service within this report.

11% of complaints received related to our Communities housing management service, while the remainder were split across various service areas.



COMPLAINT ROOT CAUSES

The primary reasons Customers raised concerns about the repairs service were around the quality of repairs, and appointments.

- Length of time taken to complete repairs
- Dissatisfaction with the work carried out
- Reoccurring repair issue
- Cancellation of appointments
- Appointment changed with short/no notice
- Time frame of appointment given

For our Communities housing management service, key themes included a lack of action taken to resolve the issue, the issue not being resolved, or a disagreement with policy.



SUMMARY OF COMPLAINTS NOT ACCEPTED INTO THE COMPLAINT PROCESS

In 2025-6, we did not refuse any complaints into the process.

Our Early Resolution Team, within the Customer Contact Centre, triage expressions of dissatisfaction and work to resolve service requests. They ensure Customers understand their escalation rights and will escalate to Stage 1 if required or requested.



Non-compliance with the Code

FINDINGS OF MALADMINISTRATION

When the Ombudsman investigates a complaint that has exhausted our internal process, there are several possible findings, ranging from 'no maladministration' through to 'severe maladministration'. There is one finding for each element of the complaint.

In last year's report, we reported an overall maladministration rate of 62% based on the outcome of 52 determinations. Our predicted maladministration rate for 2025-26 is 70%, based on the outcome of 118 determinations.

Complaint handling and property condition were reflected as two key areas for improvement, in particular management of damp and mould. We are confident the changes we made to our damp and mould processes last year as part of Awaab's Law will increase the opportunity to resolve issues earlier.

The Ombudsman found 6 counts of severe maladministration received from 4 case determinations:

- July – 1 Damp and Mould and 1 handling of complaint
- Nov – 1 Damp and Mould and 1 property condition (repairs)
- Feb – 1 (RMG) Property Condition (repairs)
- March – 1 Handling Anti-Social Behaviour (noise nuisance)

No PfP cases featured in the Ombudsman's sector reports within 25-26.

2024-25

Number of determinations:	52
Maladministration findings:	89
Maladministration rate:	62%

2025-26

Number of determinations:	118
Maladministration findings:	201
Maladministration rate:	70%

COMPLIANCE WORK WITH THE OMBUDSMAN

In July 2025, we received the outcome of the Ombudsman's compliance review of our complaints policy and self-assessment.

Our self-assessment at the time had recognised some areas where we were not compliant with the code in practice. The Ombudsman found that our self-assessment demonstrated transparency and accountability and was informative about actions being taken to make improvements.

The review made 11 recommendations for minor amends to our policy which we completed by the end of October 2025, at which point our policy was confirmed as compliant.



COMPLAINT HANDLING FAILURE ORDERS (CHFO)

We value the insight and opportunity Ombudsman insight gives us and have expanded our Ombudsman team this year.

We are pleased to report that the Ombudsman did not issue any complaint handling failure orders to PfP in 2025-26. This means we were 100% compliant with all requests and orders set by the Ombudsman.



Improvements to our services

COMPLAINTS AND CUSTOMER CONTACT CENTRE

- Introduced a specialised team with the contact centre to help resolve service requests quickly.
- Introduced software to schedule repairs, which supports allocating the right trades to the job and resolving the complaint first time.
- Customer portal refreshed to make it more digitally inclusive and enable Customers to report repairs, complaints and compliments.
- Improvements to the complaints CRM system to support accurate complaints triage, investigation and record keeping.
- Monthly and fortnightly routine meetings and reports with Complaints leadership team and key business areas.
- Trialled proactive service watch team is now permanent.



Improvements to our services

COMMUNITIES

- ASB risk assessments and action plans are now embedded into case management within the CRM system.
- Optimised “Keeping in Touch” visits with a mobile-first solution to bring all relevant information into an easy-to-manage format, includes sending reminder messages to Customers.
- New process for Community Housing Managers to contact Customers for access where they are not in for their Gas Safety Checks, to reduce failed visits and minimise legal steps being necessary for access.
- A review of the Lettings sign up process to ensure record keeping from verbal conversations is captured accurately.
- New Community Safety Forum set up, which includes reviewing complaints data and emerging risks within our Communities or ways of working.
- Hoarding training has been updated with new resources and guides produced to help Colleagues support Customers.
- Management transfer process reviewed and a new case type developed within CRM to improve the Customer journey.
- Standardised process ensuring all cases are handled fairly and in accordance with the policy and regulatory requirements, increased transparency and accountability, better performance monitoring and insights.
- ASB Scorecard introduced for a holistic view of performance to ensure that all ASB cases are managed professionally, with empathy, take a victim-centred approach and hold our teams to the highest standards.
- Settling in visits for new Customers.
- System improvements to allow early identification of vulnerable Customers and any intervention required.
- Improvements to the Property Inventory Form to ensure all Customers have full and complete information about all aspects of their tenancy.



Improvements to our services

REPAIR OPERATIONS

- New Field Operations Management Structure with newly defined geographical regions to support repair diary optimisation and service.
- Revised repairs policy went live.
- Introduction of two-way communication for Customers to respond via SMS to confirm, cancel or reschedule a repair.
- Automatic flagging of any upcoming Gas Safety Check requirements at repairs visits, to enable completion by the Operative at the same visit.
- Implemented priority repairs category to protect Customers' appointments that are linked to complaints, disrepair and damp and mould.
- Specialist team set up to proactively manage window and door issues for Customers.
- Adopted feedback forms to help improve Repairs Operative performance.
- Increased priority repair buffers from 11% to 20% to accommodate all priority repairs.
- Improved the communication messaging to Customers about EICR tests.
- A new damp and mould team to track and monitor work under Awaab's Law.
- Case Management system developed for Awaab's Law to ensure we meet regulatory requirements and include a triage tool to identify any household circumstances that would raise the priority of the action needed.
- Improved visibility for our Operatives so they can see job history.
- Ability for Operatives to upload photos of incomplete repairs or no access, to improve record keeping and information management.



What happens next?

OUR LANDLORD REPORT

The Landlord Report for 25/26 helped us understand how we are performing overall and enabled us to benchmark with other providers of a similar size.

PfP performs favourably compared to large landlords overall and demonstrates strong governance through low severe maladministration outcomes, and compliance with Ombudsman orders.

Managing Relations remains an area to improve, while repairs, damp and mould continue to drive most Ombudsman findings, compensation costs and Customer dissatisfaction.

STRENGTHS

Looking specifically at the peer group of landlords with more than 50,000 homes, PfP performs well against the sector benchmark overall. We actively work with other providers to share insight and discuss best practice.

Our maladministration rate for managing relations was 72%, which is a reduction of 8 percentage points compared to our rate of 80% in 24/25.

Our anti-social behaviour (ASB), abuse and nuisance maladministration rate was 67% in comparison to the benchmark of 68%. The 2% severe maladministration rate was strong, matching the 2% benchmark.

Despite handling a large portfolio of homes, PfP had only 6 severe maladministration findings out of 304 findings. This tells us that serious failures are relatively uncommon.

AREAS FOR IMPROVEMENT

Although our maladministration rate for managing relations has improved, it remains above the benchmark for landlords of a similar size (53%), indicating that further improvements are needed to strengthen customer relationships and reduce complaint handling failures. This was the second most popular source of the Ombudsman findings.

As we have set out in this report, maturing our complaints service since centralisation is a high-priority area for improvement.

The maladministration rate for Responsive repairs /activity was 74% compared to the benchmark of 73%; this was also the largest source of Ombudsman findings. Leaks, damp and mould and general repairs were commonly featured in these cases.

CONCLUSION

In 2025-26, we have continued to build on the progress recognised by the Regulator in 2024-25, where it was confirmed that complaints are addressed fairly, promptly and effectively, and that we understand the impact on Customers when things go wrong. Our C1 rating under the Consumer Standards continues to demonstrate that we are delivering the required outcomes.

We have insights from our determinations, Landlord Report and internal data to help us understand where to focus our efforts, with repairs and complaints handling being key areas for improvement.

We want our complaints process to be accessible and responsive, with Customers comfortable to make a complaint and supported when they do.

We recognise, however, that the primary drivers of complaints – particularly within repairs – remain consistent. In line with the Code's expectations on learning from complaints, we have prioritised targeted service improvements. These include introducing a new repairs system to improve operational efficiency, strengthening triaging of urgent cases, enhancing communication, and launching a new Customer portal to simplify access to repairs and complaints services.

By listening to our Customers and applying learning from complaints and Housing Ombudsman determinations, we are working hard to strengthen effectiveness of our complaints service, while addressing the root causes of dissatisfaction. We remain committed to delivering a complaints and repairs and maintenance service that meets the individual needs and expectations of our Customers. We will be transparent about our progress as we continue to drive sustainable service improvements and support thriving Communities.



If you need information about your home, such as how to report a repair, money advice or wellbeing support — please get in touch with us and we will help you.

www.placesforpeople.co.uk

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