

Simply Affordable Homes RP Limited

Annual Complaints Performance and Service Improvement Report

1 April 2025 – 31 March 2026

Board response to self-assessment

Simply Affordable Homes RP Limited (SAH RP)'s board (the **Board**) believes that managing complaints well is an important part of our service offering to customers, and remains committed to delivering a transparent, fair and effective complaints handling service.

The Board has reviewed this Annual Complaints Performance and Service Improvement Report, together with the accompanying self-assessment against the Housing Ombudsman's Complaint Handling Code (the **Code**), which is also available on our website, and believes they provide an accurate and honest reflection of the complaints received and handled during the year to March 2026.

During 2025/26, we received eleven complaints across our 423 homes, compared with one in the previous year. This increase is the result of the continued growth of the number of homes we own and resident base, rather than a decline in service standards.

In preparing this report, two matters have been identified that the Board wishes to be transparent about. First, one complaint (included in the totals below) has been referred by the resident to the Housing Ombudsman Service, which opened a formal investigation on 31 March 2026; a determination is awaited. Second, our year-end review found that formal Stage 1 documentation could not be located for four complaints handled early in the year by staff at our managing agent, Pinnacle, who have since left that organisation, although the underlying issues were resolved directly with residents. Pinnacle is now required to notify our Head of Housing immediately on receipt of any Stage 1 complaint, allowing SAH RP to independently log and monitor complaints going forward. The Board considers the identification and correction of this issue to be evidence of an improving and increasingly robust complaints handling culture.

The Board is encouraged by the maturity of the complaints handling process now embedded across our organisation and our managing agent. Pinnacle, including the live complaints tracker, the scrutiny provided by our Member Responsible for Complaints, and the learning captured from each case. The Board notes communication with residents, and the ongoing management of repairs and maintenance, as continued areas of focus for the year ahead.

This statement has been prepared and agreed by the Board.

Introduction

We are pleased to present Simply Affordable Homes RP Limited's second annual Complaints Report, covering the financial year 2025/26. This report contains a summary of the complaints we received during the year, our performance against the Housing Ombudsman's Complaint Handling Code (the **Code**), and the improvements made following the resolution of complaints.

In addition, this report is accompanied by our annual self-assessment against the Code.

The report fulfils a requirement of the Code and aims to provide transparency on Simply Affordable Homes' complaints performance to our residents, our Board and the Housing Ombudsman Service.

The Code clarifies the definition of a complaint, the methods by which complaints can be made, the process that should be followed, and the governance structure surrounding complaints. It also requires the us to produce this report and demonstrate compliance with the Code. The Code became statutory on 1 April 2024, meaning that all members of the Housing Ombudsman Scheme are obliged by law to follow its requirements.

Our first report, covering 2024/25, related to a single complaint during our initial stages of operation. This year's report reflects a longer period of operation, a larger portfolio, and a more established complaints handling process, and so provides considerably more detail, insight and learning than last year.

Residents can make a complaint to Pinnacle, our managing agent, in writing, by phone, in person with their Property Manager (Housing Officer), or via the ARK app. Complaints are logged in line with Housing Ombudsman guidance, and any instance of dissatisfaction that cannot be resolved promptly, or that reflects a clear error or mistake, is logged and investigated at Stage 1 of our complaints process. Residents are informed of how to make a complaint when they move into their home, through our website, and via the complaints policy published on our website. We will also promote our approach to complaints handling through our published Annual Customer Report.

Overview of complaints 2025/26

During the year we received eleven complaints, all of which have now been closed. Four of these complaints were escalated to Stage 2 of our complaints process, and all four Stage 2 responses were issued within Code-compliant timescales. For Stage 1, our year-end review confirmed full timescale compliance for 7 of the 11 complaints; for the remaining 4 (a separate group from those escalated to Stage 2), formal Stage 1 documentation could not be located (see below).

Performance against Code timescales

Timescale measure (Housing Ombudsman Complaint Handling Code)	Performance
Stage 1 acknowledgements evidenced as issued within 5 working days	7 of 11 (64%)
Stage 1 responses evidenced as issued within 10 working days of acknowledgement	7 of 11 (64%)
Stage 1 complaints where formal acknowledgement/response documentation could not be located*	4 of 11 (36%)
Stage 2 responses issued within 20 working days of escalation	4 of 4 (100%)
Complaints resolved at Stage 1 (not escalated)	64% (7 of 11)
Complaints escalated to Stage 2	36% (4 of 11)

**These 4 complaints were raised between June and July 2025 and were handled directly by Pinnacle staff who have since left the organisation. The underlying issues (a resale/shared ownership query, a dumped item, and two rent account set-up queries) were resolved with the residents concerned, but we could not evidence that a formal*

Stage 1 acknowledgement and response were issued in line with the Code. None of these 4 complaints were escalated to Stage 2. Since shortly after the arrival of our Head of Housing at the end of June 2025, Pinnacle has been required to notify us immediately upon receipt of any Stage 1 complaint, so that every complaint is logged, tracked and reviewed independently of Pinnacle's own records, regardless of individual staff changes. We consider identifying and correcting this gap, rather than the gap itself, to reflect a strengthening complaints culture, and we will continue to monitor this closely.

Complaints by scheme and tenure

A high-level, anonymised breakdown of complaints received by scheme and tenure type is set out below. No individual resident or property details are disclosed in this report.

Scheme	Tenants	Other tenure	Total
Blenheim	4	1 private owner-occupier	5
Heyford Park	1 (incoming tenant)	-	1
Nectar	4	1 shared owner	5
Total	9	2	11

Complaints by category

The eleven complaints received during the year covered the following broad categories of issue:

Complaint category	Number	% of total
Repairs & maintenance (incl. damp, mould and condensation)	3	27%
Property condition at handover / end of defects period	2	18%
Rent and service charge account set-up	2	18%
Utilities, metering and tenancy administration	2	18%
Estate management	1	9%
Anti-social behaviour (handling of)	1	9%
Total	11	100%

No complaints were declined or refused under the exclusion criteria set out in our Complaints Policy during 2025/26; all eleven complaints received were accepted and investigated.

One complaint (the Stage 2 case relating to a bathroom leak, where responsibility was disputed with the resident as a shared owner outside the defects period, included in the categories above) was referred by the resident to the Housing Ombudsman Service. The Ombudsman opened a formal investigation and requested information from us and Pinnacle on 31 March 2026, the final day of this reporting year, and assessed the case as high-risk/priority. A determination has not yet been received; we will report on the outcome in next year's report. The Housing Ombudsman Service has made no findings of non-compliance with the Code against Simply Affordable Homes and has not issued any annual report or other publication specifically about our performance during 2025/26.

Governance and oversight

Our Member Responsible for Complaints, Jack Stephen, and Head of Housing (also our Complaints Officer) have been involved in the preparation of this report which was brought to the Board for approval in August 2026 prior to publication on our website.

Pinnacle maintains a live complaints tracker, accessible at all times to the Head of Housing, which is integrated into Pinnacle's monthly KPI reporting suite. Complaints form a standing item at both weekly operational catch-ups and monthly management meetings between us and Pinnacle, ensuring complaints are actively tracked, discussed and responded to in line with regulatory expectations.

Learning and service improvements

We look beyond the circumstances of each individual complaint to identify wider learning and service improvements. The following themes and actions have arisen from the complaints handled during 2025/26:

- **Complaints logging and record-keeping:** Our year-end review found that formal Stage 1 documentation could not be located for 4 of the 11 complaints received in 2025/26, all handled directly by Pinnacle staff who have since left the organisation (a resale/shared ownership query, a dumped item, and two rent account set-up queries). The underlying issues were resolved with residents, but we could not evidence that they went through a logged, timed Stage 1 process as required by the Code. Since the Head of Housing was appointed, Pinnacle has been required to notify our Head of Housing immediately upon receipt of any Stage 1 complaint, so that every complaint is logged, tracked and reviewed independently of Pinnacle's own records, regardless of individual staff changes.
- **Customer onboarding:** Where homes are handed over to Pinnacle, managing properties on behalf of SAH RP, residents must receive their Customer ID promptly. This is now standard practice, with the ID included in all welcome letters.
- **Estate management:** Where items are found dumped on or near our estates, Pinnacle must ensure timely and transparent communication with all affected residents and follow removal processes promptly to minimise disruption.
- **Damp, mould and condensation:** Where an initial survey is inconclusive, a more intrusive follow-up investigation will be carried out to identify the root cause and agree both resident and landlord actions. Genuinely listening to residents' concerns and maintaining clear, regular communication were key to reaching a successful resolution in the case handled this year.
- **End of defects period:** For shared ownership homes, residents will be reminded, ahead of the end of their defects period, of the point at which repairing responsibility for their home transitions to them. This will be reinforced at end-of-defects inspections and made clearer in lease-related guidance for shared owners.
- **Utilities and metering:** Residents should be clearly signposted to the correct body responsible for reading and managing water meters, and Pinnacle should ensure its own contact and connection records are kept up to date to avoid incorrect information being given.
- **Electrical safety:** A complaint identified a delay in arranging an electrical safety inspection. This has since been completed, and Pinnacle reviewed scheduling processes to ensure electrical safety checks are arranged and completed promptly across all of our homes.
- **Communication:** A recurring theme across several complaints this year was the need to improve how we set resident expectations and keep them updated, regardless of the status or complexity of their complaint or issue. We are reviewing our contractual arrangements with Pinnacle to ensure this is appropriately reflected in service standards.

- Repairs and maintenance: There is a clear correlation between the issues raised in several complaints, the ongoing management of Pinnacle's repairs contract, and our February 2026 Tenant Satisfaction Measures results. This remains an area of continued focus for our Operations Team, with further insight being sought through resident engagement.

These learnings, particularly around communication and repairs and maintenance, have been reflected in our Resident Engagement Plan for 2026/27.

Benchmarking and resident satisfaction

Our Tenant Satisfaction Measures for 2025/26 show that satisfaction with our approach to handling complaints increased slightly, from 30% to 31.8%. This remains below the sector peer median of 35%, and is an area we intend to keep working on improving.

According to Housemark's 2024/25 benchmarking data (the most recently published dataset at the time this report), UK social landlords received a median of 49.3 Stage 1 complaints per 1,000 properties. We received 18.9 Stage 1 complaints per 1,000 properties over the same period.

Measure	2025/26
Tenant satisfaction with complaints handling (TSM)	31.8% (up from 30%)
Sector peer median satisfaction with complaints handling	35%
Stage 1 complaints per 1,000 properties (Simply Affordable Homes)	18.9
Stage 1 complaints per 1,000 properties (sector median, Housemark 2024/25)	49.3

We are mindful that a lower relative complaint volume is not, on its own, a marker of better service, and we continue to encourage residents to raise concerns so that we can put things right and learn from them.

Conclusion and next steps

Our Head of Housing will continue to actively monitor and manage the complaints process, with the next half-yearly report for 2026/27 due to be issued to the Board in November 2026.

Looking ahead to 2026/27, our priorities are to continue strengthening communication with residents throughout the complaints process, to build a stronger record of Code-compliant response times, and to keep addressing the themes identified above through our Resident Engagement Plan and our ongoing oversight of Pinnacle's performance.