



Annual Customer Report 2025-2026



simply
affordable
homes

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Welcome

At Simply Affordable Homes RP Limited, our Resident Engagement Plan for 2026/27 includes more opportunities to meet our representatives, opportunities to share your feedback online and the introduction of a resident scrutiny panel. These are all shaped to put residents at the heart of our decision making. Simply Affordable Homes’ aim is not just to provide homes, but to ensure you feel safe, listened to, and supported in your day-to-day experience.

Firstly, I'd like to thank you for taking the time to share your views with us. Your feedback is essential in helping us improve and this report shares what you've told us over the past year and how we're responding. The 2025/26 Tenant Satisfaction Measures (TSMs) are especially important, as they reflect feedback from a much larger number of residents than before, giving us a clearer and more representative picture of your experience.

We're pleased that many of you feel safe and satisfied with your homes. However, you've also been clear about where we need to improve. In particular, you told us that repairs aren't always completed quickly enough, communication can be better, and that we need to do more to listen and act on your views.

Simply Affordable Homes has heard this feedback clearly. Alongside our property manager, Pinnacle, we're focused on improving these areas, and we're already seeing some progress in how services are delivered and monitored. That said, we know there's more to do, and improving your experience remains our priority.

Looking ahead, we're taking practical steps to strengthen how we work with you. Our Resident Engagement Plan for 2026/27 includes more opportunities to meet our representatives in person, regular estate visits, better use of digital tools to gather your feedback, and the planned introduction of a resident scrutiny panel so you can directly influence how services are delivered.

Our commitment is simple: to listen, to act, and to keep improving. Your feedback is already shaping the decisions we make, from how repairs are managed to how we communicate with you, and this will continue to guide us in the year ahead.

As I approach the end of my term as Chair in September 2026, I am pleased to introduce this report, which reflects the progress made during a significant period in our growth. It's been a privilege to support Simply Affordable Homes during an important stage of its growth, and to see the increasing focus on listening to and learning from residents. I'm delighted to welcome the new Chair, Katrina Laud, who brings a fresh perspective and will continue to strengthen our focus on residents. I know she shares the same commitment to ensuring your voice is heard and that services continue to improve in response to your feedback.



Keith Exford CBE
Chair of Board

You can contact Simply Affordable Homes via the contact form on our website: simplyaffordablehomes.com

Contact the Pinnacle Team:
SAH@pinnaclegroup.co.uk
+44 (0) 2081491541

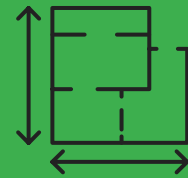
2025-26 highlights

The year in numbers¹:



1,531

residents have a place to call home with Simply Affordable Homes²



Further investment since year end. An additional

187

new homes

Rents at our homes are



29%

lower than the average market rent³

Around



70%

of our homes are affordable⁴

We've invested



£70m

into current and new homes



47

heat pumps installed

We completed



367

repairs



100%

of communal inspections carried out



60 mins

average response time to resident queries via Ark app⁵



100%

of our homes are affordable tenures



100%

of new homes meet high energy efficiency standards



11

homes

We own



423

homes



1. As of 31 March 2026
2. Estimate based on Nationally Described Space Standards
3. Estimate based on independently sourced assessment of market rent levels.
4. Includes intermediate rent figures
5. Pinnacle Group's online customer 'Ark' app data

About us

Simply Affordable Homes is on a mission to find ways to deliver more homes across the UK. We do this by partnering with housing associations, homebuilders and developers to purchase existing properties, as well as forward funding and forward purchasing new developments.

As a resident, you live in one of Simply Affordable Homes' 423 homes and it's important to us that we understand your needs and help you in the best way we can.

As a 'for-profit registered provider' we're registered with the Regulator of Social Housing and must meet all the same regulatory requirements as traditional housing associations.

One of our primary focuses is to give more people access to high-quality affordable homes by increasing the supply to meet the housing need

in the UK. We want to invest in different types of affordable homes to meet your needs, including shared ownership properties and rented homes, with our rents set at a level well below private market rents.

Pinnacle Group manages our homes on our behalf, delivering a comprehensive management service and acting as the primary point of contact for all our residents' home-related issues.

How we make decisions

Simply Affordable Homes is committed to maintaining strong governance arrangements that support effective decision-making, accountability and transparency with you, our residents.

We regularly review our policies and processes to ensure they remain clear and accessible. This helps you understand how decisions are made and how we deliver our services.

Simply Affordable Homes welcome the new Competence and Conduct Standard introduced by the Regulator of Social Housing, which comes into effect from October 2026. There is then a transition period, so providers of our size have until October 2030 for relevant senior staff to hold or be working towards the required housing management qualifications. This standard sets out the skills, knowledge and behaviours expected of the people who manage and deliver services to your home, to ensure you receive good quality, professional services. We also welcome feedback from you, on what you'd like to see in this area, so we can

continue to improve and focus on what matters most to you.

Delivering value for money for you remains a key priority. We aim to make the best possible use of our resources to provide safe, good quality homes and services, while keeping costs under control. To achieve this, we carefully manage our budgets and costs, review contracts to ensure competitiveness, monitor performance and service delivery and identify opportunities to improve efficiency without reducing service quality.

Simply Affordable Homes believe it's important for residents to be able to access our policies. For further information about our policies please visit pinnaclegroup.co.uk/sah/.



Our financial commitment

Simply Affordable Homes is financially strong. We plan carefully for the long term, which means we can keep investing in safe, good-quality homes and services whatever happens in the wider economy. Every new development we take on must be affordable for residents and financially sustainable for us.

Simply Affordable Homes adopts a long-term, risk-aware approach to investment, ensuring that every housing development is financially sustainable and aligned with local housing need. This supports consistent, high-quality delivery across social rent, affordable rent, and shared ownership homes, providing choice and accessibility for a diverse resident base. Our ability to cross-subsidise and manage tenure mix effectively strengthens scheme viability while maintaining affordability.

For residents, our financial strength translates into certainty and quality. We can invest not only in the development of new homes, but also in the ongoing safety, maintenance and improvement of existing homes. We're committed to meeting regulatory expectations on building safety, transparency, and tenant engagement. Residents' voices are central to how services are shaped, delivered and improved.

Across all our homes, we focus on delivering long-term customer value. This means providing homes that are affordable to live in, well-managed, and supported by responsive, high-quality services. Our whole-life approach to asset management ensures that we protect the quality and performance of our homes over time, reinforcing trust with residents and delivering sustainable communities.

Ultimately, our financial strength and regulatory discipline helps us to deliver more than just homes, we provide security, choice, and lasting value for our existing and future residents.



Hearing from our residents

Understanding your experience is important to us. We are committed to creating an inclusive, healthy environment where your needs are reflected in our services. It's important that we create spaces where you feel comfortable sharing feedback on how we can improve our work.

Complaints performance

Satisfaction with how we handle complaints has moved in the right direction, with our combined score for homeowners and rental tenants rising from 30.0% to 31.8% between 2024/25 and 2025/26.

If you rent your home from us, the improvement should have been notable, satisfaction increased from 14.3% to 35.3%, which is encouraging and reflects the work we have put into this area. For homeowners, however, satisfaction fell from 66.7% to 20%, which we acknowledge and take seriously. This figure is based on a very small number of homeowner responses (five), so year-on-year changes should be treated with caution. It's worth noting that lower satisfaction scores among homeowners is a pattern across the social housing sector and is not unique to Simply Affordable Homes, but that doesn't mean we're complacent about it.

We're taking this feedback seriously and have worked closely with our Property Managers to develop an action plan to improve these areas. To make sure complaints are responded to promptly, we'll be monitoring and reviewing their performance through monthly internal reporting and quarterly updates to the Board.

This year, Pinnacle has introduced a number of changes to improve how complaints are handled:

- The introduction of quarterly complaint-handling training to our team and Property Managers
- Promoting our complaint process on ARK⁶ and other communication channels so residents know how to raise an issue and what to expect from us in response
- Creation of a complaints management system, called e-Case, to track and monitor complaints
- Pinnacle will be introducing a dedicated complaints management team, so complaints are handled in one place, which will improve consistency and accountability.

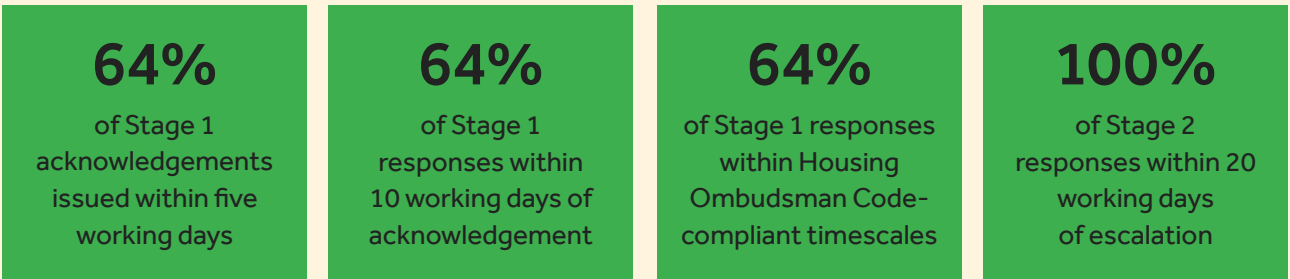
Complaint handling remains a closely monitored priority for our Property Manager, who we work with, and we'll continue to look for ways to improve the experience for all our residents.

Resident feedback gives us important information about how you view our services. It helps us see where we're doing well and where we can improve. All complaints we receive are opportunities for us to learn and grow as an organisation in partnership with our Property Managers, who are supported and carefully monitored by our team. All learning from complaints is logged, and relevant amendments to policy and procedures are made wherever needed.

⁶The ARK app is the quickest and easiest way to stay on top of everything - from reporting repairs to keeping up with what's happening in your community. Download the app with the QR code on page 27.

Complaint handling in 2025/26*

We resolved 72% of complaints at Stage 1, and every complaint was an opportunity to learn and improve our services.⁷



* Early in the 2025/26 year, four (out of a total of 11 for the year) complaints were not appropriately logged by our housing manager, although these complaints were all resolved. Since the arrival of our Head of Housing in mid-2025, the process for logging and tracking complaints has been substantially strengthened - see further information on p10.

The main three themes for complaints in 2025/26 were:



⁷ As a registered provider, we handle complaints in line with the Housing Ombudsman's Complaint Handling Code - this helps create a positive complaints culture and strengthens our relationship with residents.

The Housing Ombudsman Service

You can contact the Housing Ombudsman for free, independent advice at any stage of your complaint - you don't have to wait until you've finished our process. Call 0300 111 3000 or visit: www.housing-ombudsman.org.uk. Our Board member responsible for complaints is Jack Stephen.



Tenant Satisfaction Measures

Every year, Simply Affordable Homes asks a percentage of residents a set of questions known as the Tenant Satisfaction Measures (TSM). This is a requirement set by the Regulator of Social Housing, an organisation that makes sure social housing providers supply residents with safe, well-managed homes and services.

We received 88 complete survey responses (193 sample size) from residents in rented social housing, otherwise known as Low Cost Rental Accommodation (LCRA or rented), and residents in Low Cost Home Ownership (LCHO), otherwise known as homeowners, between 8-20th March, 2026.

The number of surveys is linked to the number of homes we own and we try to get sufficient responses to help ensure that the results provide meaningful insights into our residents' experiences and our performance. As a provider with fewer than 1,000 homes, we are required to publish our TSM results but not to submit them to the Regulator of Social Housing. We publish results for homeowners as well as rental tenants because it's important to understand the experience of all our residents.

We appointed an independent consultancy, Housemark, to collect and analyse our TSM responses. Housemark conducted 100% of the surveys by phone.

Overall satisfaction

Results from the TSM survey indicate that 60.6% of rented respondents are satisfied with the overall services we provide, compared to 65.1% for rented respondents last year. Independent benchmarking by Housemark shows our results are broadly in line with landlords of a similar size, but below the national average, so we know we have more to do, and our priorities for getting there are set out on page 23.

Resident feedback is at the heart of what we do. On page 23 you can read more about how we are building clear plans for improvement in 2026/27.



TSM scores

For the full list of TSM scores please see the Appendix on page 26.

This year, we've separated our TSM scores for rental tenants and homeowners. Residents within these groups have received different services.

Rental tenants

Overall satisfaction 60.6%	Keeps tenants informed 63.9%	Treats tenants fairly and with respect 71.9%
Communal areas are cleaned and well-maintained 57.1%	Complaint handling 35.3%	Listens to views and acts 52.5%
Repairs service overall 58.8%	Speed of repairs 50%	Home is well-maintained 76.7%
Home is safe 86.2%	Contribution to neighbourhood 68.6%	Handling of ASB (Anti-social behaviour) 59.1%

Homeowners

Overall satisfaction 40.9%	Home is safe 100.0%	Listens to views and acts 28.6%
Keeps tenants informed 33.3%	Treats tenants fairly and with respect 31.6%	Complaint handling 20.0% ⁸
Communal areas are clean and well-maintained 37.5%	Contribution to neighbourhood 28.6%	ASB handling 33.3%

⁸ Due to a low number of respondents (5), this may not reflect all of our residents' homes.

Investing in homes

We want our homes to be places where our residents can grow and thrive in their community. Investing in homes is about taking pride in the spaces you live in through regular repairs, building and improving homes for the future, and ensuring they suit the needs of all our residents.

Making your homes more sustainable

One of our core commitments is funding high quality, sustainable homes. All our homes are rated EPC B or higher at acquisition or completion. This helps reduce residents' energy bills and keeps our homes comfortable all year round.

Home and improvements

Simply Affordable Homes only took ownership of its first homes in October 2024. However, we have already invested in improvements based on resident requests. While we are pleased that 76.7% of our rented residents feel their home is well-maintained, we still have further improvements to make in respect of making sure communal areas are cleaned and well-maintained. We'll continue to ask for customer feedback following maintenance works to improve our performance. We also hold regular meetings with our Property Managers and key contractors to discuss the feedback.

Aids and adaptations

Simply Affordable Homes recognises that residents may need some adaptations to live comfortably. To improve the safety and experience of living with us, we may carry out minor adaptations. If major adaptations are required, such as ramped access, level access showers, stair lifts or adapted kitchens, we'll assist the resident as best we can by liaising and co-operating with the local authority and any other relevant parties about an application for disabled funded grants.

Over the last 12 months, we have ensured that all adaptations requests by residents have been granted where necessary and appropriate. Working in partnership with local authorities and their Occupational Therapists, these changes include adaptations to kitchens, bathrooms, and front/rear doors where necessary to help with our residents' safety, wellbeing and enjoyment of their homes.

Safety & repairs

Simply Affordable Homes is committed to residents feeling happy and safe in their homes. We're dedicated to maintaining high-quality homes, meeting regulatory standards, and providing a simple, cost-effective and reliable maintenance service.

Safety

The safety of our residents is our biggest priority, with 89.2% of residents satisfied that their home is safe. We have various policies in place to ensure your homes are safe and that you feel secure where you live. We conduct a programme of regular work to ensure your home and communal areas are safe and comply with regulatory standards. These include annual gas checks, electric testing every five years, automated door and emergency lighting checks, and fire alarm testing. Other services, like water, lift and play equipment checks, are completed as required.

Repairs

In 2025/26, we completed 367 repairs for our residents. To ensure repairs are acknowledged and dealt with swiftly, residents can report issues through a number of methods. These include via Pinnacle's dedicated online app called 'ARK', online, by phone, text, or email as well as an 'out of hours' service for 24-hour emergency repairs.

The results of this year's tenant satisfaction survey have highlighted the need for increased focus on our repairs service in 2026/27, as we have seen a dip in satisfaction from 66.7% in 2024/25 to 58.8% in 2025/26. We're committed to understanding the drivers of this change in satisfaction, and are working with Pinnacle to put in place improved systems which will help the quality of our repair service going forward.



Safety & repairs

Damp and mould

We are also trialling an exciting new approach to proactive damp and condensation monitoring across our homes; you can find out more below. In 2025/26, we received two reports of damp and mould. Both cases were fully investigated, and repairs were carried out effectively in each home. Simply Affordable Homes takes damp and mould seriously. We prioritise prompt, thorough inspections and have systems in place to log and monitor every case, making sure the right action is taken and that each experience helps us improve going forward.

PROACTIVE DAMP AND MOULD MONITORING

COSIE / Glow

We've partnered with Pinnacle to trial an exciting new approach to tackling damp, mould and condensation before they become a problem.

Working with two specialist technologies, COSIE Homes and Hildebrand Glow, we're testing smart sensors that can monitor temperature, humidity and moisture levels inside homes in real time. Crucially, this does not involve any personal data; it's purely about understanding the conditions inside the home itself.

If the pilot is successful, this technology could help us move away from reactive repairs, where we respond after something goes wrong, towards a proactive approach, where we're identifying and addressing issues before you even notice them.

The goal is simple: to spot the early warning signs of damp and mould before they take hold, rather than waiting for a problem to be reported. This means we can act sooner, fix things first time, and ultimately provide a better and faster service to you.

We've installed five sets of home temperature, humidity and damp monitors. We can report that they're all operating well and are effectively monitoring damp and humidity levels within the homes selected.



Neighbourhoods

The way Simply Affordable Homes manages its neighbourhoods directly impacts the quality of life and environment enjoyed by residents. We want our neighbourhoods to be places where our current and future residents love to live and where communities can thrive. We'll achieve this by working together with residents, local agencies, and partners to provide safe neighbourhoods, where anti-social behaviour is prevented and where spaces are clean and well-maintained.

Handling anti-social behaviour

Simply Affordable Homes is pleased to report that satisfaction with how we handle anti-social behaviour (ASB) has improved this year. Our combined score across tenants and homeowners rose from 50% in 2024/25 to 54.7% in 2025/26, a step in the right direction, and something we're proud of. We take every report of ASB and harassment seriously. When you come to us, we aim to act quickly and handle every situation with care and sensitivity. That said, we know there's still more to do. We're committed to continuing to improve, and your feedback plays a central role in that. We actively seek your views on how we've handled ASB cases, and we'll be using what you tell us to keep raising the bar.

Environmental commitments

Alongside creating sustainable homes for our residents, we want to create sustainable neighbourhoods where communities and the environment can thrive. At Simply Affordable Homes, we take a serious approach to environmental crime, like fly tipping, and we work in partnership with local enforcement agencies to ensure these issues are dealt with quickly and are reduced in the long term.

In line with our Neighbourhood Policy, we actively survey and manage our neighbourhoods' tree population to ensure it's healthy. There may be instances where our Property Manager need to remove a tree as it's dead, dangerous or diseased. If that's the case, we'll replace the tree to ensure our approach to their management is sustainable.

Keeping shared areas clean and tidy

Your feedback on 2024/2025 was that communal areas were not clean enough, we made this a focus of 2025/2026 and we're pleased to report that based on the 2025/2026 TSM results there has been an increase in combined rental tenants and homeowner satisfaction of 16 percentage points, from 35.7% in 2024/25 to 51.7% in 2025/26. We'll be building on this performance increase by working closely with Pinnacle to ensure their robust management continues in this area.



Resident engagement

As a new housing provider, receiving resident feedback allows us to improve our neighbourhoods and make sure they're better suited to a wide range of needs. For each housing development, we've tailored our approach to suit the needs of the residents.

We have door-to-door annual visits to all rented homes; we'll also arrange quarterly resident meetings for our larger communities. All schemes and communal blocks are visited at least monthly. At the larger schemes we also arrange suitable resident events, typically one in the Spring and another in December. Gathering detailed information about what works well for different schemes will be an area of focus for our property manager in the coming year and will reflect feedback from residents.

Become a Community Champion

If you live in one of our homes, you can get involved as a Community Champion, and we'd love for you to join us (managed by Pinnacle).

What would I be doing?

- Keeping an eye on your building and shared spaces, things like cleaning, gardening, and repairs in communal areas
- Feeding back to our team on what's working well and what could be better
- Meeting the people who provide your services and helping make sure standards are being met
- Working with us to make your neighbourhood a better place to live.

What kind of person are we looking for?

You don't need any qualifications or experience. We're just looking for someone who:

- Notices things, the little details that others might miss
- Cares about their community and their neighbours
- Can work with others and share their views openly
- Isn't afraid to speak up if something isn't right.

How much time does it take?

Just one hour a month. You'd carry out a simple walkaround of your communal areas and fill in a short form, you can even do it from home.

Sound like you? Contact us via ARK, [email](#) or phone +44 (0) 2081491541 to find out more.



Help us make decisions

Simply Affordable Homes is doing something it's never done before, and we want you to be part of it.

Simply Affordable Homes is launching its very first Involved Residents Group, a group made up entirely of people who live in our homes. This is your chance to help shape the way we work and make sure we're delivering the services you deserve.

What is the Involved Residents Group?

It's a group of residents who come together to look honestly at the services Simply Affordable Homes provides, what we're doing well, what we could do better, and how we can improve. We'll start online, so you can get involved from home, with the aim of meeting in person as the group grows and develops into a full Resident Scrutiny Panel.

As a scrutiny panel, the group will have real influence — reviewing our performance, examining how we handle things like repairs, complaints and communication, and making recommendations that go directly to our leadership team.

Why does this matter?

The Regulator of Social Housing expects landlords like Simply Affordable Homes to listen to residents and act on what they hear. But beyond regulation, we genuinely believe that the people who live in our homes are best placed to tell us how we're doing. Your experience and your voice matter, and this group is how we make sure they're heard.

What would I actually be doing?

- Joining regular online meetings to review Simply Affordable Homes services and performance
- Looking at areas like repairs, customer service, complaints and value for money, and telling us what you think
- Working with Simply Affordable Homes staff to understand the 'why' behind decisions, and challenging us where needed
- Helping to build something new, as a founding member, you'll help shape how this group works from the very beginning
- As the group matures, contributing to formal scrutiny reviews that feed into Simply Affordable Homes leadership and Board.

How much time does it take?

We know everyone is busy, so we've kept this flexible to start with. You'd be looking at roughly a couple of hours a month, an online meeting plus any reading beforehand. We'll always give you plenty of notice and won't expect you to attend every single session.

Will I get any training?

Yes, full training will be provided. You don't need any previous experience of scrutiny or resident involvement. We'll support you every step of the way, and being a founding member means you'll help us shape what good looks like for Simply Affordable Homes.

Who are we looking for?

Anyone who lives in a Simply Affordable Homes home is welcome to apply. We're particularly looking for people who:

- Care about where they live and want to see things improve
- Are willing to ask questions and speak honestly, even if it's uncomfortable
- Can listen to different points of view and work as part of a team
- Want to make a difference, not just for themselves, but for all Simply Affordable Homes residents.

You don't need qualifications, a background in housing, or any prior experience. We just need people who are willing to get involved.

This is something new — for all of us.

This group doesn't exist yet. That means you'd be helping to build it from the ground up — and that's a real opportunity to leave a lasting mark on how Simply Affordable Homes works for everyone. We're excited about it, and we hope you are too.

Interested? We'd love to hear from you.

Contact us via ARK, [email](#) or phone +44 (0) 2081491541 to find out more.

CASE STUDY

A stable, secure home for better mental health

After Anita's* mother had to downsize and sell their family home, her housing and financial uncertainty began affecting her mental health. She needed to find a secure place to live and get her freedom back. Through her local council, Anita was offered a home with us at Simply Affordable Homes, transforming her mental health for the better.

Anita now has stability, can manage her monthly expenses without worrying, and now feels part of the community.

Read Anita's story on how her community and Pinnacle, who work on behalf of Simply Affordable Homes, helped her during a time of need:

"Just after Christmas, I heard a noise while sleeping that sounded like rain, but it was inside the house, I found my kitchen floor flooded. I felt overwhelmed and didn't know what to do.

"My neighbours helped me turn off the water, clean up and contact Pinnacle, as I was feeling overwhelmed. Without my neighbours, I would have felt lost. I'm happy with how Pinnacle handled the issue, they sent the engineer straight away to stop the leak, and my damaged carpet was even replaced."



*The name and image used in the case study have been anonymised to protect the individual's identity

Your feedback

Simply Affordable Homes is listening to residents views to shape and improve our services as a new housing provider.

1) You said that our communal area management needed addressing via our TSM scores in 2024/25.

We heard you. Feedback on the cleanliness of communal areas in 2024/25 told us we weren't getting this right, and we made it a priority to do better.

We're delighted to say that focus has paid off. Satisfaction with communal cleanliness rose from 35.7% in 2024/25 to 51.7% in 2025/26. That's a significant improvement, and it reflects the hard work put in over the past year.

We'll be building on this progress by continuing to work closely with our property management partner, Pinnacle, to make sure standards are maintained and kept high going forward.

2) You said that we needed to improve our complaint handling via our TSM scores in 2024/2025.

We heard you. Feedback on complaint handling told us there was more work to do, and we've been focused on improving. For tenants, that focus has delivered real results, satisfaction increased from 14.3% to 35.3%, which is a significant step forward.

For homeowners, satisfaction fell from 66.7% to 20%, and we take that seriously. This score is based on a very small number of responses (five), so this may not reflect all of our residents' homes.. Lower satisfaction among homeowners is a pattern seen across the social housing sector, but we're not using that as an excuse and will continue to aim to increase satisfaction for all our residents.

Complaint handling is closely monitored by our team and remains a firm priority. We'll keep working to improve the experience for every resident, whatever your tenure.

3) You said that the speed and management of our repairs need attention

Satisfaction with repairs overall for our tenants has dropped from 66.7% in 2024/2025 to 58.8% in 2025/2026 and we recognise this needs improvement.

We understand that repairs to your home are important and that they should be carried out in a timely and professional manner, while treating your home with the respect it deserves.

We still have some way to go in improving our management and speed of repairs via our Property Managers, Pinnacle. We've made this a top priority for 2026/27 and we will report back on progress next year.

A few of the planned improvements include a new, dedicated repairs & maintenance team within the Pinnacle structure, removing the responsibility from the Property Managers who are our residents' day-to-day contact. This will have the added benefit of freeing up their time to focus on our residents more than ever before.

Your feedback helps us to improve our services for our tenants and communities. Please let us know via email at SAH@pinnaclegroup.co.uk or call us on +44 (0) 2081491541

Our people

Board Members



Keith Exford CBE
Non-executive Director, Chair

Keith is an experienced housing executive. From 1987 to 2018, he held the position of CEO for various housing associations, and he was appointed CBE in 2015 for his services to housing. Most recently, he was CEO of Clarion, one of Britain's largest affordable housing providers.



Jack Stephen
Non-executive Director

Jack was the Deputy CEO and Group Finance Director of Thames Valley Housing Association from 1994 to 2015. On behalf of Simply Affordable Homes, Jack holds the following responsibilities: Regulator of Social Housing's Consumer Standards Lead and Member Responsible for Complaints.



Ann Santry CBE
Non-executive Director

Ann is an experienced NED and former CEO having undertaken numerous cross-sector roles over the last 30 years. For 19 years until 2018, she was CEO of Sovereign, a top 10 housing association, where she grew the business from 11,000 to 56,000 homes through successfully leading five mergers.



Kevin Aitchison MBE
Non-executive Director

Kevin is Managing Director, Head of Europe, responsible for overseeing Savills IM's Equity business across Europe. He is an experienced business leader with a successful record of running, restructuring and growing UK Real Estate Investment Management businesses.



Tammy Thomas
Global Head of Group Finance

Tammy is Global Head of Group Finance at Savills IM with 16 years' post-qualified experience in asset acquisition, disposal process, debt structuring, tax structuring and working with outsourced providers. At Savills IM, she was previously the Fund Finance Manager on the Simply Affordable Homes Fund and the Charities Property Fund.



Dominic Curtis
Chief Executive Officer

Dominic is the Chief Executive of Simply Affordable Homes. He has spent the last seven years in the sector and is an experienced financial investor, formerly with Citibank and AlInvest.

Operational Team



Micky Cummins
Operations Director

Micky is the Operations Director at Simply Affordable homes. He has worked in the sector for 35 years, including most recently as Operations Director at Sovereign Housing Association.



James Laird
Data Analyst

The Data and Reporting Lead at Simply Affordable Homes is James. He has over 20 years' experience in affordable housing, including senior roles at Sovereign Housing Group and as a consultant to more than 300 housing providers.



Todd Ricketts
Head of Housing

Todd supports the Operations Director and leads the housing management function at Simply Affordable Homes. He oversees all aspects of customer service including rent collection, complaints, antisocial behaviour, repairs handling and safeguarding.



Annie Scrimshaw
Head of Governance

Annie is the Head of Governance at Simply Affordable Homes, driving best-in-class governance, assurance and compliance. She has 25 years' experience with deep expertise in affordable housing governance including eight years at Funding Affordable Homes.



Sam Lovett
Head of Finance

Sam is the Head of Finance for Simply Affordable Homes. He is responsible for providing financial oversight over business planning, budgets, rent and service charges, and shared ownership sales. Sam has 15 years' experience including roles at Funding Affordable Homes and St Arthur Homes, managing large portfolios and complex transactions.

Appendix - Summary of Tenant Satisfaction Measures data responses

TSMs collected from tenant perception surveys (combined results for rental tenants and homeowners)	24/25	25/26	TSMs generated from management information	24/25	25/26
TP01 Overall satisfaction	61.7%	55.7%	CH01 Complaints relative to the size of the landlord	1 complaint received (rate of 4.2 per thousand) ¹	11 complaints received (rate of 26 per thousand)
TP02 Satisfaction with repairs	66.7%	58.8%	CH02 Complaints responded to within Complaint Handling Code timescales	100%	64%
TP03 Satisfaction with time taken to complete most recent repair	55.6%	50.0%	NM01 Anti-social behaviour cases relative to the size of the landlord	1 ASB case logged (rate of 4.2 per thousand) ²	9 ASB case logged (rate of 21 per thousand)
TP04 Satisfaction that the home is well maintained	71.1%	76.7%	RP01 Homes that do not meet the Decent Homes Standard	Zero	Zero
TP05 Satisfaction that the home is safe	76.5%	89.2%	RP02 Repairs completed within target timescale	84% ³	96%
TP06 Satisfaction that the landlord listens to tenant views and acts upon them	52.0%	46.3%	BS01 Gas safety checks	100% ⁴	100%
TP07 Satisfaction that the landlord keeps tenants informed about things that matter to them	64.7%	56.1%	BS02 Fire safety checks	100%	100%
TP08 Agreement that the landlord treats tenants fairly and with respect	71.4%	62.7%	BS03 Asbestos safety checks	Not relevant in year 2024/25	Not relevant in year 2025/26
TP09 Satisfaction with the landlord's approach to handling complaints	30.0%	31.8%	BS04 Water safety checks	Not relevant in year 2024/25	Not relevant in year 2025/26
TP10 Satisfaction that the landlord keeps communal areas clean and well maintained	35.7%	51.7%	BS05 Lift safety checks	Not relevant in year 2024/25	Not relevant in year 2025/26
TP11 Satisfaction that the landlord makes a positive contribution to neighbourhoods	61.7%	60.0%			
TP12 Satisfaction with the landlord's approach to handling anti-social behaviour	50.0%	54.7%			

Tenant Satisfaction Measures (TSMs) were introduced in 2023/24 as a regulatory requirement for all registered provider landlords in England. There are 22 TSMs – of which 12 are sourced from a tenant perception survey. Our 2025/26 report is based on 88 responses.

1. Rate calculated as complaints received per home per year.
2. Rate calculated as ASB cases logged per home per year.
3. These include routine repairs and emergency repairs.
4. This includes properties in our formal no-access process.

Keeping in touch with you

At Simply Affordable Homes, staying connected with you matters to us, and we want to make it as easy as possible to get in touch or have your say.

Your main point of contact for day-to-day queries is Pinnacle, our property management partner. You can reach them through the ARK resident app, by phone, or by email. Their team is on hand during office hours, and for emergencies there is a 24/7 out of hours service available too.

The ARK app is the quickest and easiest way to stay on top of everything — from reporting repairs to keeping up with what’s happening in your community. If you haven’t downloaded it yet, we’d encourage you to do so.

We also want to hear from you. Your feedback helps shape the services we provide, and there are regular opportunities to share your views and get involved.

Finally, keep an eye on Pinnacle’s newsletters and social media channels — we use these to share updates, news and important information about your home and community.

You can contact Pinnacle Group, our property management service provider, by phone or email.

Email Us: SAH@pinnaclegroup.co.uk
Call us: [+44 \(0\) 2081491541](tel:+442081491541)

Write to us:
Simply Affordable Homes RP Limited C/O Pinnacle Group
8th Floor, Holborn Tower
London, WC1V 6PL

You can download the Ark App [here](#) – it’s available on the App Store and Google Play:



Visit our website: www.simplyaffordablehomes.com

If required, this report is available in alternative languages and formats on request.