

Annual Report to Customers



2025/26



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Welcome

from **Amanda Newton**
Chief Executive



As Chief Executive, I am proud to present our Annual Report for Customers 2025/26.

A safe, warm and well-maintained home remains the foundation for people to live well and thrive. At RBH, we are clear that our role as a landlord is to not only provide good quality places to live, that people are proud to call home, but also services that support people to live well in their communities across the borough of Rochdale.

I'm really pleased that you, our customers, are telling us more than ever that we are getting things right. All 12 of our tenant satisfaction measures (TSMs) have improved, and early figures show that we are right up there in the top quarter when compared to other housing providers across the Greater Manchester area.

The one that cheers me most shows how far RBH has come as a landlord since the start of our improvement journey. Now, 88.2% of customers are satisfied that their home is safe - the highest rating of any landlord in Greater Manchester.

March 2026 marked the end of the first year of our three-year Corporate Strategy, "Building Foundations for People to Thrive". Over the course of the year we have turned plans into action, built on our recovery and our return to regulatory compliance, and demonstrated that we can deliver on the things that you, our customers, tell us are important.

We have improved the core services that you rely on every day. We have started to simplify how we do things to make it easier for our colleagues to deliver great services and we have focused on making changes and improvements that are sustainable for the long term.

We are proud of the achievements made across the five commitments of our strategy in this first year, and I'm excited to share the detail with you in this report.

Amanda

Summary

The past year has been one of continued progress for RBH across our five priority areas of customers, communities, homes, people, and governance and finance.

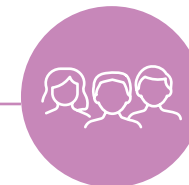
Customers

Over the past year we have continued to strengthen how we listen to your feedback, so that your voice can have a real impact on how we design and deliver our services. Overall satisfaction with RBH is now 80.5%, up from 76.6% last year, and we're focused on how to improve this even further. We've also made it easier to get in touch with us and share your views in ways that suit you, whether that's in person, online, over the phone or in writing. We have continued to focus on getting the basics right - and we know more customers are starting to feel the difference.



Communities

We have taken a more active role in the neighbourhoods we serve, focusing on making them safer, stronger, and better places to live. We have increased our presence in communities, working more closely with partners to respond to local issues and tackle anti-social behaviour. We are also working closely with community groups across our borough to provide even better services, events and the support you've told us you want and need.



Homes

This year we invested a further £28m in our homes. You have told us you're seeing the difference, with 85.2% of our customers saying they are satisfied with the repairs we have completed in their homes, up from 81.3% last year, and more people saying their home is safe and well maintained.



People

We've focused on making RBH a stronger, more supportive and more inclusive place to work. Over the past year, we've put our new People Strategy into action, helping colleagues feel more engaged and better equipped to deliver great services. This is reflected in rising colleague satisfaction, which has increased to 74%. By making RBH a better place to work, we can provide better services to our customers and communities.



Finance and Governance

This year, we successfully completed our refinancing, putting the organisation on a stronger footing and enabling continued investment in homes and services. We've also continued to bring our unique mutual model to life, with customers, colleagues and our Representatives playing a vital role in scrutinising services, driving improvements, and ensuring the voices of those who live in our homes are not just heard, but acted upon.



Your Feedback



We can only improve through the feedback provided by you, our customers. Our aim is to make it as easy as possible for you to tell us what you think, using the methods that work best for you. We can then act on what you tell us.

There are lots of ways in which we listen and act on your feedback. One is through our annual Tenant Satisfaction Measures (TSMs) and we're excited to share this year's results with you in this report.

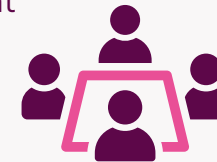
Our teams are also listening to you all year round, and we'd love you to share your experiences with us to help us improve further.

Ways you can get involved:

- Becoming a Member of RBH
- Running for election to our Representative Body
- Joining a group or forum, such as the Complaints Panel or Building Safety Panel
- Becoming a Neighbourhood Environment Team Inspector in your community
- Attending one-off workshops or sessions, including Customer Voice Forums or policy reviews
- Joining us at the events we hold and attend across the Borough
- Taking part in surveys

The year in numbers:

900 customers took part in engagement activities



110 events and activities were held across Rochdale, Heywood, Middleton and the Pennines



Our engagement activity is broadly representative of our customers when it comes to gender, ethnicity, and religion. Engagement with younger customers is lower than we would like, and we plan to focus on this in the future.

In addition to our engagement activities, 3,767 customer conversations were completed - providing a wealth of information on the needs and aspirations of our customers.



Spotlight on: Representative Body scrutiny

Our Representative Body represents the views of RBH's members and the wider community.

Through its scrutiny reviews, the Representative Body gives customers a direct voice in shaping services, reviewing performance and making recommendations that help us continue to improve.

In 2025/26 the Representative Body carried out three scrutiny exercises.

Scrutiny Review 1: Allocations and Lettings

Your feedback was largely positive, with many of you happy with the support you received and the overall process. However, some of you experienced long waiting times, found the process difficult to navigate and would have welcomed more face-to-face support.

As a result:

- We improved our communication with applicants and introduced a new glossary to improve understanding
- We strengthened our support for customers after a home had been allocated
- We worked with the Council to improve systems and check outcomes

Scrutiny Review 2: Repairs Communication

You highlighted the importance of clear and consistent communication, including:

- Better updates when repairs are delayed or require follow-on work.
- Clearer explanations about repairs and responsibilities.
- More reliable appointments and improved follow-up after works are completed.

Some customers also valued existing good practice, such as appointment reminders and being informed in advance of visits.

As a result:

- We've introduced new training for our team members on how to get messages across
- We've changed our text messages and letters to make them easier to understand

Scrutiny Review 3: Repairs Sub-Contractor Management

You told us you want reassurance that sub-contractor work is well managed, clearly communicated, and completed to a high standard.

As a result:

- We've introduced new performance measures and better information for customers
- We're providing training and support for new sub-contractors so that they are fully aware of the standards and behaviour we expect
- We are introducing a new process for inspecting work that has been completed
- We are creating a new customer engagement panel to make sure we listen to the views of our customers about the work that has taken place

How We're Performing

One of the most important ways we track our performance and improvement is through the Tenant Satisfaction Measures (TSMs).

These were introduced by the Regulator of Social Housing in England to assess how well landlords are doing. Every social landlord in England has to answer the same questions for the TSMs.

There are 22 measures - 12 based on customer satisfaction from our survey, and 10 based on information drawn from our internal systems.

They provide information about:

- **How we're performing and how you've told us we're doing**
- **How we've taken your views into account**
- **What we're doing to improve our services**

These measures were introduced for 2023-24 and this is the third year we have published our results. Our current figures are for the year from 1 April 2025 to 31 March 2026.

Taking everything into account, how satisfied or dissatisfied are you with the service provided by RBH?

80.5%

said very or fairly satisfied.



This is an improvement from 76.6% who said they were satisfied last year.



Customers

Respectful and helpful engagement

How satisfied or dissatisfied are you that RBH listens to your views and acts upon them?



76.6% said they were very or fairly satisfied.

This is an improvement from **70.9%** last year.

How satisfied or dissatisfied are you that RBH keeps you informed about things that matter to you?



85.1% said they were very or fairly satisfied.

This is an improvement from **79.8%** last year.

To what extent do you agree or disagree with the following "RBH treats me fairly and with respect"?



85.7% agreed or strongly agreed with this statement.

This is an improvement from **82.1%** last year.

Effective handling of complaints

How satisfied or dissatisfied are you with RBH's approach to complaints handling?



48.6% of customers who had submitted a complaint said they were very or fairly satisfied.

This is an improvement from **46%** last year.

We received **29.7** stage one complaints per 1,000 homes that we own, and **11.2** stage two complaints per 1,000 homes. This means that we received fewer stage one complaints this year, but a bigger proportion of them were taken on to the second stage.

We responded to **93%** of stage one complaints (*last year: 79%*) and **93.4%** of stage two complaints (*last year: 85.4%*) within the timescales set out in the Ombudsman's Complaints Handling Code.





Communities

How satisfied or dissatisfied are you that RBH keeps communal areas clean and well maintained?



72.2% of customers with access to a communal area said they were very or fairly satisfied.

This is an improvement from **71.6%** last year.

How satisfied or dissatisfied are you that RBH makes a positive contribution to your neighbourhood?



79.2% of customers said they were very or fairly satisfied.

This is an improvement from **75.7%** last year.

How satisfied or dissatisfied are you with RBH's approach to handling anti-social behaviour?



74.4% of customers said they were very or fairly satisfied.

This is an improvement from **70.2%** last year.

We dealt with **19.9 anti-social behaviour** cases per 1,000 homes that we own (*last year: 27*), and **1.1 hate-related anti-social behaviour** case per 1,000 homes (*last year: 1*).

We remain committed to taking a zero-tolerance approach to anti-social behaviour and hate crime and to provide support to those who have suffered from these incidents. This is lower than many similar organisations in Greater Manchester, but we are working with our customers and partners to make sure that it is easy to report ASB to us, and that we continue to take action on those reports.





Homes

Your feedback

We're really pleased that satisfaction levels with our repairs and maintenance services are improving. You told us:

How satisfied or dissatisfied are you with the overall repairs service from RBH over the last 12 months?

We only asked this to customers who have had a repair carried out in the last 12 months.



85.2% said they were very or fairly satisfied.

This is an improvement from **80.9%** last year.

How satisfied or dissatisfied are you with the time taken to complete your most recent repair after you reported it?

We only asked this to customers who have had a repair carried out.



80.4% said they were very or fairly satisfied.

This is an improvement from **73.8%** last year.



How satisfied or dissatisfied are you that RBH provides a home that is well maintained?



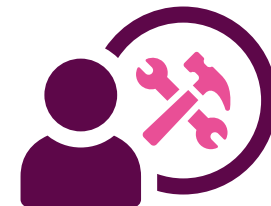
82.9% said they were very or fairly satisfied.

This is an improvement from **77.2%** last year.

99.8% of our homes currently meet the **Decent Homes Standard** and 0.2% do not.

We have a clear plan in place to make sure that all RBH homes meet this standard. This is an improvement from 99.7% last year.

We completed **86.2%** of non-emergency repairs (*last year: 82.3%*) and **99.4%** of emergency repairs (*last year: 98.9%*) within the time we expect to do so.



Investment in your home

We want all our customers to live in comfortable and safe homes, which is why we've prioritised improving our existing homes. This has made our homes warmer and safer, and helped customers to save money on their utility bills.

Over the past year we've invested **£28m**:

- Installing **760** new kitchens
- Installing **429** new bathrooms
- Installing **470** new boilers (along with 406 central heating systems)

We have also carried out 47,764 responsive repairs at a cost of £10.1m. This targeted approach ensures that investment is focused where it will make the biggest difference to quality of life and the overall condition of homes.

We have spent £5.6m on fire safety management and works, and we invested £1.15m refreshes of Independent Living Schemes, and an additional £400k on the upgrade of Scheme Officer call systems.

A continued key priority this year has been tackling damp and mould. Through earlier identification, better data and a focus on root causes, we've significantly reduced repeat cases, bringing damp and mould recurrence down to 14.9% - you can read more detail about how we've achieved this on the next page of this report.

Home safety



88.2% said they were very or fairly satisfied that RBH provides a home that is safe.

This is an improvement from **82.7%** last year.



Our completion rate for safety checks is:



99.6%

for gas safety checks
(last year: **99.4%**)



100%

for fire risk assessments
(unchanged from last year)



100%

for legionella risk assessments
(unchanged from last year)



100%

for asbestos management surveys
(unchanged from last year)



100%

for passenger lift safety checks
(unchanged from last year)



Spotlight on: damp and mould

A continued key priority this year has been tackling damp and mould. This is a crucial part of our work to make sure that all our customers live in homes that are safe and warm.

Our damp and mould recurrence rate measures cases where mould or damp has returned after initial treatment. Our damp and mould recurrence **rate is now down to 14.9%**. This is a huge reduction from the figure of almost 50% that we recorded when our improvement journey began.

Through earlier identification, better data, and a focus on root causes, we've significantly reduced these repeat cases. This means more customers are living in healthier homes and seeing issues resolved properly first time around.

These steps included:

- Damp and mould training for all RBH colleagues, regardless of their role.
- Using data from the smart sensors installed in some homes, helping us to monitor temperature, air quality, and moisture.
- Changes to our repairs processes to make sure that we're meeting the strict new timescales introduced by Awaab's Law for taking action on damp and mould.

What happens when you make a damp and mould report?

After you have informed us of suspected damp and mould in your home, we will:

- Listen to you and take your report seriously
- Come out to inspect your home to find out what the cause is and what work might be required
- If needed, complete repair work to fix any structural or plumbing issues
- If needed, make improvements to the ventilation in your home (for example, installing extractor fans in your kitchen and bathroom)
- If needed, undertake mould treatment
- In the case of mould, the standard treatment involves an application of an anti mould spray to remove it. This is then followed by an application of an anti-fungal coating, with a second layer if required.

We'll contact you after 6, 12 and 18 months to confirm that the damp or mould has not returned.



Diversity, Inclusion and Belonging

We continue to place diversity, inclusion, and a sense of belonging at the heart of what we do.

We've now delivered the first year of our diversity, inclusion, and belonging strategy, and both our customers and colleagues are starting to see the difference it has made. This year, 85.1% of our customers told us that they are satisfied that we treat them fairly and with respect - up from 82.1% last year.

Here are some of the highlights from the past year:

- The introduction of customer conversations (you may have heard these referred to as tenancy audits) has improved our customer data. We now have a better understanding of the diversity within our communities, which will help us to tailor our services to meet those needs.
- We have established four special interest groups for RBH colleagues - our Race Equality Network (REN), RBH Houseproud (LGBTQ+), Limitless (for colleagues with disabilities), and a menopause group.
- We have developed a 12-month wellbeing action plan which has seen the creating of monthly wellbeing walks, quarterly health checks, coffee mornings, and an RBH Football Team. This is being delivered by 12 wellbeing champions who have undertaken training in a variety of areas including wellbeing champion training, Mental Health First aid and safeguarding. We also have a dedicated lpline and email address.
- We completed our third year of the BOOST programme, which encourages ethnic diversity within leadership. We have a new mentor and mentee for the programme for year four.
- We are now accredited by the LGBTQ+ Housing Pledge, by HouseProud and Stonewall Housing. The aim of the pledge scheme is to empower social housing providers to improve services for their LGBTQ+ customers.
- We supported Rochdale Pride in 2025 and committed ourselves to leading the organisation of this event for 2026 to ensure that it went ahead.
- We've recorded conversations with our customers and colleagues for our internal podcast, which we're also using as a point of reference for colleague training.
- We developed and implemented our diversity, inclusion, and belonging calendar, making sure that we marked and celebrated events through the year. These events including International Women's Day, Time To Talk Day, and a number of religious festivals celebrated by our colleagues and customers.
- We're proud to report on our Gender Pay Gap and Ethnicity Pay Gap. For 2025, we reported a negative mean gender pay gap between the pay of men and women. This means that on average, women in RBH earn slightly more than men. Our median ethnicity pay gap is just -0.21% - almost exact parity.



Complaints

Complaints and compliments are essential in helping us identify and address issues and concerns, while also helping us to see what is working well.

In **2025/26**, we received **521** formal complaints, of which **138** were escalations to Stage 2 review. This is **189** fewer complaints than in **2024/25**, representing a decrease in total complaints of **26.62%** compared to last year.

The most common type of complaint was about 'attendance or wait times', particularly within our repairs service. The second highest area of dissatisfaction was "damage to property".

We continue to use our complaints investigations as an opportunity to learn, and ensure the same mistakes aren't made repeatedly.

Changes we've made as a result of your complaints

Improving repair response times

Following complaints about delays in repairs, we've changed our repairs system and processes and updated our target times. This has reduced waiting times and improved customer satisfaction with the time taken to complete a repair from 73.8% to 80.4%.

Improving repair standards and preventing repeat issues

For example, a complaint relating to a leak and damage caused during investigation identified that kitchens lacked inspection panels. In response, specifications for when we order new kitchens and bathrooms have been updated to include inspection panels, reducing the likelihood of similar incidents.

Working with contractors to improve customer experience

For example, following a complaint about contractor behaviour, we worked with this contractor to deliver targeted customer service training. We also changed how we check how all our contractors are performing to make sure that they meet the standards we expect.

Improving planned works and empty homes process

For example, a complaint about disruption caused by early bathroom replacement led to changes in our empty homes process. We now check for upcoming planned works at tenancy termination and bring work forward where appropriate, preventing unnecessary disruption to new customers.

Compliments

We received **114 compliments** from customers during 2025/26.
A few of these compliments are below.

"I just wanted to compliment you on the way your work people carried out the painting and mould problem. They were so friendly, got the job done really quickly and were so helpful. Also Liam whom we saw originally. He was a real gentleman and so caring and thorough, explaining as he went."

"Thank you for the work done. The team was so good and very respectful to my environment. Although the time was slightly more to fix, all was done perfectly."

explained done
friendly
compliment helped
pleased thanks
credit happy good
advised fantastic everything kind
team service
thanks brilliant great
reported repair polite nice
helpful appreciated

"Very informative and efficient. At one point there was a problem with the plastering contractors but they worked hard to resolve the issue and kept me fully informed at all times."

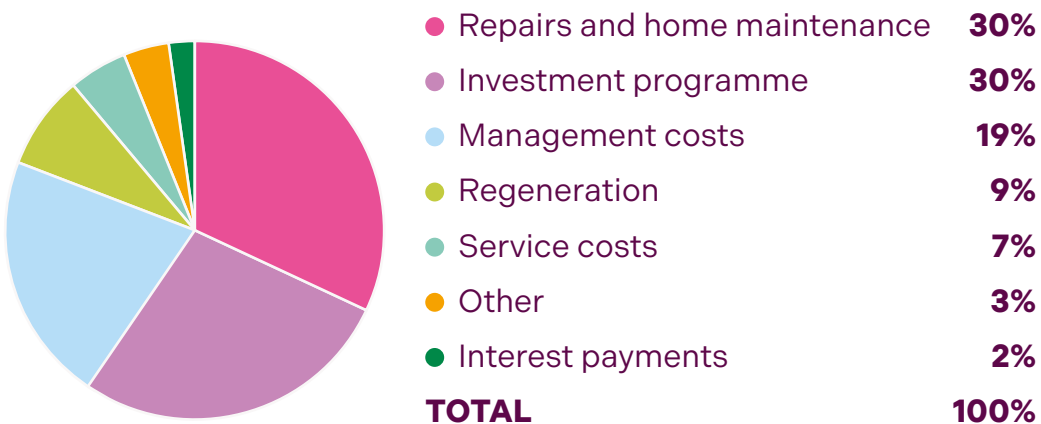
"Work was done to a high standard. All those working on site were respectful and left everything clean and tidy."

Our Financial Performance

Our turnover (income) for 2025-26 was £65.9m.

However, we spent £69.5m which means that we spent more than we received in income. Once an adjustment to our pension scheme was included, our accounts show an operating deficit of £3.9m.

How your rent money is spent



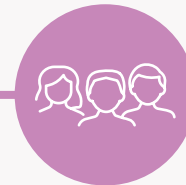
What's next?

We're proud of the improvements we've made over the past year. As we set out to deliver the second year of our three-year plan, we've used your feedback to set ourselves some key targets and actions for the year ahead. We're working together to deliver these actions and continue to improve our services to you.



Customers

- **Give more customers a say in shaping RBH services**, with at least 1,300 customers involved each year – up from 900 in 2025/26.
- **Show more clearly how customer feedback has led to real improvements.** We'd love to hear from our customers what you think about this report and how we can make it better next year.
- **Increase opportunities to get involved** through scrutiny reviews, walkabouts, events and membership.
- **Increase attendance at our regular walkabouts in each locality**, and make sure we share how we've addressed the issues raised.
- **Continue to improve our overall customer satisfaction**, with a new target of 82%, compared to this year's 80.5%.
- **Respond to all stage one complaints within 10 working days.** Last year we improved from 79% to 93%.



Communities

- **Work with customers to develop plans for the future** of key neighbourhoods across Rochdale.
- **Focus investment on neighbourhoods and homes** that need it most.
- **Improve satisfaction levels with our communal areas** by making them cleaner, better maintained places that people can be proud of.
- **Work more closely with partners to tackle anti-social behaviour and help customers feel safer** – and make sure that people feel comfortable and safe reporting ASB to us or to the police.
- **Ensure local people, community organisations and faith groups have a stronger voice in shaping services.**
- **Support colleagues to spend more time volunteering in local communities.** All colleagues can spend two days volunteering in the community.



Homes

- **Install 760 new kitchens and 429 new bathrooms.**
- **Deliver a repairs service that compares with the best housing providers in the sector.** Last year satisfaction with our repairs service rose to 85.2% from 80.9% and we want to keep getting better.
- **Continue reducing damp and mould and tackling problems before they become more serious.** We have already reduced the recurrence rate from nearly 50% to under 15%.
- **Make sure that we meet all the requirements of Awaab's Law,** including the new requirements that come into place in autumn 2026.
- **Ensure homes remain safe** and compliant through ongoing safety checks and inspections.



People

- **Give every colleague a clear development plan and opportunities to grow their career.**
- **Invest in training** so colleagues have the skills they need to deliver great services.
- **Improve colleague wellbeing and support people to be at their best** – so they can deliver the best services for our customers.
- **Strengthen our values and behaviours so customers receive a consistent, high-quality service** wherever they interact with RBH. We're launching a new customer panel to make sure that these values are the same as those of our customers.



Finance and governance

- **Demonstrate value for money** and make sure every pound of our customers' rent is spent wisely.
- **Publish clear information** showing customers how their rent is used.
- **Strengthen cyber security and fraud prevention** to protect customers and our organisation.
- **Maintain strong governance and regulatory compliance.**
- **Increase membership** of our mutual society to 40%, up from 30% last year, so more customers can influence decisions and hold us to account.

This information is available in Braille, audio and community languages.
Please phone: Freephone **0800 027 7769** or email: **customer@rbh.org.uk**.

Para traduzir estas informações, ligue
para o número **0800 027 7769** ou envie
um email para **customer@rbh.org.uk**

Aby przetłumaczyć tę informację,
prosimy o kontakt na **0800 027 7769** lub
poprzez e-mail **customer@rbh.org.uk**

اس معلومات کا ترجمہ کرنے کے لیے، براہ کرم
0800 027 7769 پر کال کریں یا
customer@rbh.org.uk پر ای میل کریں۔

برای ترجمہ این اطلاعات، لطفاً با شماره
0800 027 7769 تماس بگیرید یا به
customer@rbh.org.uk ایمیل بزنید .



Get in Touch

Visit us at **rbh.org.uk**, log on to **MyRBH**,
or talk to us on **0800 027 7769** (freephone) or **(01706) 274100**

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Our survey is sampled and weighted to ensure that the results are representative of all our customers. This means that we make some small adjustments to the data to make sure that particular groups are not over-represented or under-represented.

Contact us or visit **www.rbh.org.uk/performance** if you'd like to find out more about how we do this.