

Annual Report to Customers



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Welcome

from **Amanda Newton Chief Executive**



As Chief Executive, I am proud to present our Annual Report for Customers 2024/25.

At RBH, we believe that a safe, warm, and welcoming home is the foundation for a good life. That's why our number one priority is making sure our homes are places where people want to live, raise their families, and feel proud to call home.

Over the past year, we've focused on being the best landlord we can be – providing not just quality homes, but also the support our customers need to feel safe and secure. We've worked closely with partners across the borough of Rochdale to make sure help is available when it's needed, and we've listened more than ever to the voices of the people who live in our homes.

Thanks to your feedback and involvement, we've made real improvements to our services. We've also built a stronger culture within RBH; one where our colleagues feel empowered to do the right thing and make a difference every day.

We're proud to be the first and largest co-owned mutual housing society in England, meaning RBH is owned by our customers and colleagues. This gives you a real say in how we're run, and we've seen fantastic engagement through our Representative Body, which helps shape and scrutinise our work.

This year, following a significant amount of work to improve the way we deliver our services for customers, we're proud to have reached a major milestone in our recovery journey. In March 2025 we were regraded by our regulator and have returned to compliance. This is a great achievement, from which customers can take reassurance that RBH is well on with our improvement plans. We are continuing to push forward ready for our inspection next year.

Thank you for your continued support, your feedback, and your trust. Together, we're building something better for everyone who calls RBH home.

Amanda

Welcome

from **Kevin Brady Chair of the Board**





The past year has been one of real progress at RBH. In March 2025, we returned to compliance with the Regulator of Social Housing; a milestone that reflects the hard work of our teams and our renewed focus on putting customers first.

Our goal has been to rebuild trust and confidence in RBH as a landlord that makes a positive difference in your life. While our improved regulatory rating is important, we know what matters most is the quality of your home and the services you receive.

We've delivered on all the promises in our one-year Corporate Strategy, focusing on five key areas:











Welcome from Kevin continued

Customers

Nearly 1,400 of you helped shape our services this year. We also launched our Customer Census to better understand who lives in our homes and how we can serve you better. Overall customer satisfaction reached 76.6%, and we're working to improve that even further.

Communities

We've worked with partners to make neighbourhoods safer and stronger. Our work with Greater Manchester Police in Freehold has made a real impact, and we've increased our visibility through neighbourhood walkabouts and volunteering.

Homes

We invested £27 million in making homes warmer and safer, installing hundreds of new kitchens and bathrooms, and completing more than 53,000 repairs – successfully bringing down our historic backlog of work. Your feedback tells us this has made a real difference.





People

Everything we achieve is through our people. We will continue to develop a culture that is focused on doing the best for you, our customers, and creating a great place to work that is supportive and inclusive and that reflects the diversity of our communities.

Governance

We've strengthened our Board, with new members bringing expertise in Diversity, Belonging and Inclusion, and in Technology. We've also improved how we use data to make decisions based on what matters most to you.

The Board, Representative Body, committee members and colleagues are determined to continue our ongoing improvement journey and deliver on the ambitions set out in our new Corporate Strategy.

Much has improved, and there is much more to come.

Kevin & Back

Your Feedback

Our aim is to be a great provider of homes in Rochdale. We will only know we've got there when you – our customers – tell us that we have.

To help us improve, we've made it easier than ever for you to tell us what you think – so we can then act on what you tell us.

We gather feedback and information through our annual Tenant Satisfaction Measures (TSMs) and there's much more information about this in the following pages.

But we also know the importance of talking to you, our customers, all year round. This year our engagement events received over three times as much feedback from you as the previous year. Ways you can get involved:

- Becoming a member of the Representative Body
- Joining a group or forum, such as the Complaints Panel or Building Safety Panel
- Attending one-off workshops or sessions, including Customer Voice Forums or policy reviews
- Taking part in surveys
- · Sharing views at local events and community drop-ins

The year in numbers:

1,391 customers took part in engagement activities

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





54 drop-in sessions were held where colleagues were out in communities

We received feedback on key policies, strategies, and neighbourhood services We supported digital inclusion through device giveaways, WiFi rollout, and tech help



What you told us - and what we did

You asked for clearer policies

We rewrote key documents like the adaptations and anti-social behaviour (ASB) policies in plain language, added helpful guides, and improved colleague training. This clear and updated language will make it easier to communicate with our customers and increase their level of understanding about the way we work.

You said repairs needed to be quicker and clearer

We introduced call-backs, brought down a historic backlog, and focused on getting things right first time. We successfully addressed the April 2024 backlog of over 5,000 overdue repair orders. By March 2025, only a small number of plastering orders remained overdue.

You asked for more face-to-face contact

We increased neighbourhood walkabouts with colleagues, customers and partners.

You told us communal areas weren't always clean

We improved cleaning schedules and checks to make shared spaces safer and more pleasant.

You wanted to speak to the right person

We streamlined contact centre processes so your queries are handled by someone who knows your area.

You wanted to know how your rent is spent

We're now sharing clearer information about how your money is used to improve services.

You asked for better digital access

We gave out refurbished devices, rolled out free WiFi, provided communal laptops in each one of our independent living schemes, and ran digital advice sessions.

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
- How we've taken your views into account
- What we're doing to improve our services

These measures were introduced for 2023-24 and we're pleased to share our 2024-25 results with you.

Our results show you are more satisfied with most of our services than you were last year, but we know we still have more work to do. Steps we've taken to improve include equipping our contact centre team with the knowledge and skills to resolve calls at the first point of contact, and learning from the complaints we receive to improve our service.



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

76.6% said very or fairly satisfied.

This is an improvement from 72.3% 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?



70.9% said they were very or fairly satisfied.

This is an improvement from 66.9% last year.

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



79.8% said they were very or fairly satisfied.

This is an improvement from 75.6% last year.

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



82.1% agreed or strongly agreed with this statement.

This measure fell slightly from last year's mark of 82.4%.

Effective handling of complaints

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



46% of customers who had submitted a complaint said they were very or fairly satisfied.

This is a significant increase from 36.2% last year.

We received 39.3 stage one complaints per 1.000 homes that we own, and 10.1 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 **79%** of stage one complaints (last year: 68.5%) and 85.4% of stage two complaints (last year: 81.6%) 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?



71.6% of customers with access to a communal area said they were very or fairly satisfied.

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

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



75.7% of customers said they were very or fairly satisfied.

This is an improvement from 74.1% last year.

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



70.2% of customers said they were very or fairly satisfied.

This is an improvement from 67.8% last year.



Communities continued

Here at RBH we know that our purpose goes beyond just providing good quality and safe homes. We're committed to building sustainable communities where all our customers can live happier, healthier lives.

In 24/25 we:

- Supported 1,098 customers with our Money Matters service
- Put £1.75m back into customers' pockets from financial support
- Supported 532 families via our pantries
- Involved 12.5% colleagues in community volunteering opportunities



Spotlight on **Money Matters**

Our Money Matters service is making a real difference to the lives of customers across the Borough.

The team – which supports people on a range of financial matters, including benefits, bills and money management – has helped customers make some great financial savings.

In 24/25 they helped households save £299k on everyday costs by offering budgeting advice and information on everyday costs such as energy or broadband tariffs.

We also helped 18 customers to have their gas supply reconnected after having been capped, and directly assisted 527 people with heating costs.

A campaign to support older customers helped **286** pension-age residents receive an extra **£882,000** income, while RBH customers with pre-payment meters also received energy vouchers to help with their bills.

News of the team's successes is continuing to grow and last financial year there was a **21% increase** in new customers using the Money Matters service.

More than £96,000 in energy vouchers was given out through our partnership with Housing Association Charitable Trust (HACT) while £12,000 in hardship funding was provided for energy and food.

The team is a
great example of how RBH
is putting our customers first,
and ensuring everyone is aware
of the financial support and
resources available so they can
get the help they need.





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.



80.9% said they were very or fairly satisfied.

This is an improvement from **76.9**% 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.



73.8% said they were very or fairly satisfied.

This is an improvement from **72.2**% last year.

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



77.2% said they were very or fairly satisfied.

This is an improvement from **73.1%** last year.

99.7% of our homes currently meet the **Decent Homes Standard** and 0.3% do not.

We have a clear plan in place to make sure that all RBH homes meet this standard. This is an improvement from **98.9%** last year.

We completed **82.3%** of non-emergency repairs (last year: **80.7%**) and **98.9%** of emergency repairs (last year: **90%**) within the time we expect to do so.



Homes continued

Investment in your home

In the last year we've invested £27 million in existing homes, making them warmer and safer, as well as helping our customers to save money on their utility bills.

This has included:

- Installing 792 new kitchens
- Installing 331 new bathrooms
- Completing 175 rewires
- Installing 531 new boilers
- Replacing windows in 45 homes

We've successfully brought down our backlog of repairs, carrying out more than 53,500 repairs in 2024-25 and completing stock condition surveys in 95% of our homes.

Repairs in numbers:

- 53,549 responsive repairs completed
- £1.3m invested into the treatment of mould and damp this reduced instances of damp and mould recurrence after six months to 17.4% due to our improvements in carrying out root cause repairs as well as our investment works.
- £4.7m into clearing a backlog of repairs works
- £8.24m invested into bringing 695 empty homes to RBH's lettable standard

Home safety



82.7% said they were very or fairly satisfied that RBH provides a home that is safe.

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

Our completion rate for safety checks is:



99.4%

for gas safety checks



100%

for fire risk assessments



100%

for legionella risk assessments



96.1%

for electrical safety checks



100%

for asbestos management surveys

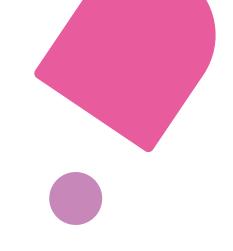


100%

for passenger lift safety checks

These figures have all improved compared to last year.

Diversity, Inclusion and Belonging



We're proud to place diversity, inclusion, and a sense of belonging at the centre of everything we do.

We've launched a new strategy that sets out how we'll play our part in building welcoming, inclusive communities, helping to make the borough of Rochdale an even better place to live, work, and raise a family.

This approach is about making sure everyone feels seen, heard, and valued, and that our services reflect the rich diversity of the people who live in our homes and communities.



In 24/25 we:

- Recruited a new Board member for diversity, inclusion and belonging
- Launched our new diversity, inclusion and belonging strategy
- Attended and took part in Manchester Pride and Rochdale Pride
- Sponsored the Rochdale Diversity Awards our partnership work with Greater Manchester Police in Freehold also won one of the awards
- Set up new colleague groups to represent our colleagues with different protected characteristics
- Stepped up our inclusive recruitment actions ahead of introducing our new recruitment policy, aiming to ensure our workforce better reflects the demographics of the Borough
- Signed up to the Greater Manchester Care Leavers' Pledge
- Became a partner of HouseProud North
- Signed up to HouseProud's LGBTQ+ Housing Pledge promise, in association with Stonewall

Complaints and Compliments Some Compliments

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 2024-25 we received 721 formal complaints – 32 fewer than the previous year.

- 99.48% of Stage 1 complaints were responded to within timescale (up from 84% last year)
- 85.03% of Stage 2 complaints responded to within the timescale set (up from 83% last year)

The most common type of complaint was about 'attendance or wait times', particularly within our repairs service.

The second highest areas of dissatisfaction were 'quality of work' followed by 'lack of communication'.

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

Some of the ways we have done this include:

- Launching the internal 'Customer Journey Review' campaign, that considers the key themes coming out of complaints investigations.
- Every month, service managers review complaints, learning points, and performance and work together to put actions in place and track improvements
- Learning is shared across departments, so that improvements happen

Changes we've made as a result of feedback obtained from complaints include:

- Shortening our repair target times to give customers a better experience
- Reviewing our lettings and managed move processes to make them fairer and more consistent
- Introducing follow-up visits to new homes to catch and fix any issues early
- Adding clear information about rent payments and refunds to our website based directly on your feedback
- Redesigning training for our teams so everyone understands what great customer service looks like

Complaints and Compliments continued

We're also pleased that 206 compliments were captured in 2024/25.

Most of these were related to the professionalism and workmanship of our repairs operatives.

"I just want to thank my new housing officer for making my experience with RBH a great one. I have recently signed up to a property and the process was so easy. The housing officer was so informative and helpful. The information she told me was so easy to follow and things were done so fast. What an amazing experience."

"It is great that someone responds to feedback provided in surveys and tries to get requests actioned."

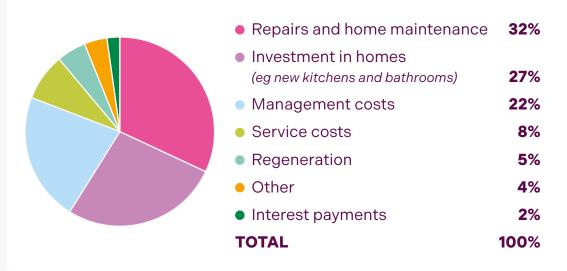


Our Financial Performance

£63,626,000 turnover

the amount of money that came into RBH between 1 April 2024 and 31 March 2025 (2023/24 - £61,376,000)

How your rent money is spent



£6,629,000 operating deficit

the difference between the money coming in and the money being spent



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, lique 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 بر کال کریں یا customer@rbh.org.uk پر ای میل کریں۔

براى ترجمه اين اطلاعات، لطفاً با شماره 0800 027 7769 تماس بگیرید یا به customer@rbh.org.uk ایمبل بز نبد



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.