

Customer Annual Report



Hello

It has been an exciting year for PPHA. We have listened to our customers and have taken on board your feedback.

Our key priorities have been providing more affordable homes for our customers across the country, and improving access to our services for customers with our enhanced PPHA website. In addition, we have been focusing on ensuring your homes are safe, and working closely with our partners, Pinnacle and our block managers to ensure they deliver high-quality services which are value for money.

Through our investor partner status with Homes England, we have been able to access grant and provide more new affordable homes. By the end of 2025 we will have delivered 274 new affordable rented homes and 145 shared ownership homes, across 17 Local Authorities we work with to meet increasing demand.

For our Shared Ownership Customers, we have been working hard to ensure your purchase and move-in experience is as seamless as possible. We have introduced new Home User guides to ensure you have all the information you need when you move into your home, and we continue to work with our house builders to manage the quality of your new homes and resolve any defects as quickly as possible.

As we continue to grow the number of homes we provide and manage, we would love to hear your views on how we deliver services and how we can improve. There is more information on our customer voice strategy in this annual report. If you would like to influence and shape how services are delivered to you and your homes, please get in touch.

If you have any feedback on the content of the customer annual report, or if there is any further information you would like to see, please get in touch.

Best wishes

A handwritten signature in black ink that reads "W. L. Pretten".

Wendy Pretten
Group Executive Director



Up to
31st March 2025

274 New
Affordable
Rented Homes
145 Shared
Ownership
Homes

Across 17
Local Authorities

Who we are

Behind PPHA is a Board of people dedicated to ensuring we provide safe, affordable homes and great service. This section introduces the leaders who set our strategy and uphold our values, so you can get to know the people making key decisions on your behalf.



Lord Ian Austin
Chair

Ian began his career in housing in the 1990s at Focus Housing Association in Birmingham.

Ian was a member of parliament for Dudley between 2005 and 2019 and held several government roles, including Minister for Housing and Planning, and was appointed to the House of Lords in 2020.

Ian also served as a Director of Homes England between 2022 and 2025.



Jon Piper
Chair of Finance Risk
& Audit Committee

Chair of the Finance, Audit and Risk Committee for PPHA.

Currently the Chief Financial Officer for Reef Group, a property developer focusing on the life sciences sector.

Formerly Head of Investments at Clarion Housing Group, and Head of Transactions at Related Argent.

Trained as a Chartered Management Accountant at EY, where he was a financial consultant for 10 years.



Natalie Owen
NED

Partner at law firm Shakespeare Martineau, specialising in property finance securitisation for registered providers (RP's) within the social housing sector.

With 15 years' experience, Natalie advises RP's on treasury strategy, understanding funder requirements and maximising the value of social housing assets, as well as an excellent understanding of the regulatory sphere in which housing providers operate.

Board member at St. Anne's Hostel, Birmingham.

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Josh Rose-Nokes
NED

Josh is the Head of Living Research at Cushman and Wakefield and a specialist in real estate market intelligence and innovation.

Passionate about the impact that better and more accessible housing has on people's lives and has published research on the affordable sector in the UK.

Advises an AI-focused real estate start-up and is a great believer in improving transparency and efficiency in the sector with data and technology.



Wendy Pretten
Group Executive Director

Wendy oversees all housing and support activities across PPHA and the Group and is an Executive Director on the PPHA Board.

Wendy is passionate about providing safe and secure homes, thriving communities and excellent services to customers.

Wendy has 36 years' experience in the affordable housing sector, having formerly been Managing Director at Places for People.



Michael Pearson
CIO

Advises on capital structure, affordable housing and fundraising strategy.

Former roles include CFO of Sage Housing (Blackstone), the UK's largest for-profit affordable housing provider.

Who we are

PPHA's work is powered by a dedicated team who care about providing the best possible service to our customers. This section introduces the people who keep everything running smoothly and are here to help whenever you need us.



Emma Tiley
Head of Housing & Support

Emma is responsible for overseeing our housing portfolio across PPHA.



Rebecca Gillibrand
Housing & Support Manager

Rebecca is responsible for leading our customer engagement strategy and ensuring high quality services are delivered to our customers across PPHA.



Tarin Entwhistle
Revenue Collection Officer

Responsible for managing rent and service charges.



David Mulvey
Property Manager

Responsible for inspecting PPHA properties to ensure they meet standards and handling customer, landlord, and housing partner queries, handling leasing arrangements, and managing relationships with all parties.



Lydia Baker
Property Manager

Responsible for inspecting PPHA properties to ensure they meet standards and handling customer, landlord, and housing partner queries, handling leasing arrangements, and managing relationships with all parties.



Lucy Hulme
Governance Manager

Lucy is responsible for supporting the delivery of governance, due diligence, record keeping and data management for the PPHA Board, SLT and for our Homes England grant applications. Lucy ensures the smooth operation of all Board meetings and reporting.

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Sunny Sanger
Head of Sales

Sunny leads HSPG's sales function as Head of Sales, overseeing the sales team and ensuring schemes are prepared and delivered smoothly to customers. He is responsible for shaping and implementing the organisation's sales strategy and supporting the team to provide a consistent, high-quality experience from initial enquiry through to completion. Sunny ensures the sales approach remains customer-focused, efficient, and aligned across every stage of the journey.



Amber Francis
Sales & Delivery Coordinator

Amber plays a vital role in ensuring the smooth operation of the department, leading the pre-sales process to ensure schemes are set up correctly and handed over efficiently. She manages sales progression, coordinates valuations, and maintains full compliance across all sales documentation. Amber also supports the delivery team by providing the information and resources they need, while driving day-to-day efficiencies across the sales function.



Ellie Miners
Sales Manager

Ellie leads the day-to-day management of PPHA's shared ownership sales function, ensuring homes sell efficiently while delivering an excellent customer journey. She oversees and motivates sales agents, maintains strong relationships with internal and external stakeholders, and is responsible for implementing and upholding the organisation's sales strategy.

Tenant Satisfaction Survey

Here are the results for our 2024/2025 survey:



Thank You

A big thank you to everyone who has taken the time to complete a survey, speak to us directly, make a complaint or pay us a compliment. Your input is invaluable, and we appreciate your effort in helping us grow.

We're Listening

Your views shape the way we work with our partners and deliver services. We are committed to acting on what you tell us, so together we can make meaningful changes that benefit everyone.

Join Our Customer Panel

We're looking for new customers to join our Customer Panel. Have a direct say in how services are designed and delivered. Your voice matters, and we want to hear it.

Why Feedback Matters

- Feedback ensures our services are:
- Improved continuously
- Tailored to your needs
- Responsive to what matters to you

Help Us Engage Better

We'd love to hear your ideas on how we can improve communication and engagement with you.

Together, we can make a difference. Thank you for being a valued part of PPHA.

Please share your thoughts by emailing us at: info@ppha.uk

“You said, we did”

Your feedback on how we deliver services is important to us. We use it to improve the services we deliver and ensure they meet our customers' needs. Over the last 12 months we have listened to your views and have made the following improvements to how we deliver our services.

Service Charges

You said:

The service charge breakdowns and what they cover are not clear.

We did:

We published a comprehensive breakdown of service charges in our Customer Annual Report, which is now available on the PPHA website. During the annual rent reviews, we also now provide all customers with common Q&A's to provide more detailed information about these charges and what the money is used for.

You said:

The service charges are too high.

We did:

We published a comprehensive breakdown of service charges in our Customer Annual Report, which is now available on the PPHA website. During the annual rent reviews, we also now provide all customers with common Q&A's to provide more detailed information about these charges and what the money is used for.

Neighbourhood Concerns

You said:

We are experiencing noise and nuisance caused by neighbours.

We did:

We issued community-wide communication reminding customers of their responsibilities and the importance of mutual respect in and around their homes.

Cleaning and Maintenance

You said:

The grounds are not well maintained.

We did:

Grounds maintenance is now part of our quarterly inspection checklist completed by our in-house property managers. Property managers assess landscaping, litter, and general upkeep of our schemes and report directly to our block and estate managers with any improvements required. Action plans are put in place to ensure improvements are made.

You said:

The cleaning of blocks and estates is inadequate.

We did:

Our in-house property managers now carry out quarterly inspections of all of our schemes to check the quality of the services being provided by our block managers to our customers. Our findings are shared with block managers, and we work closely with them to implement targeted cleaning improvements where any problems are highlighted.

You said:

Lights in our carpark are not working.

We did:

We promptly reported the issue to the local authority and followed up until this was resolved. We've also added lighting checks to our regular inspections to catch faults early and escalate them quickly.

Customer Voice Group

As part of our customer engagement strategy, we are continually looking for new ways of engaging with our customers to understand how you feel about the services we deliver and how we can improve them.

We are setting up customer scrutiny panels, which will enable customers to provide feedback on service areas and where we need to make improvements.

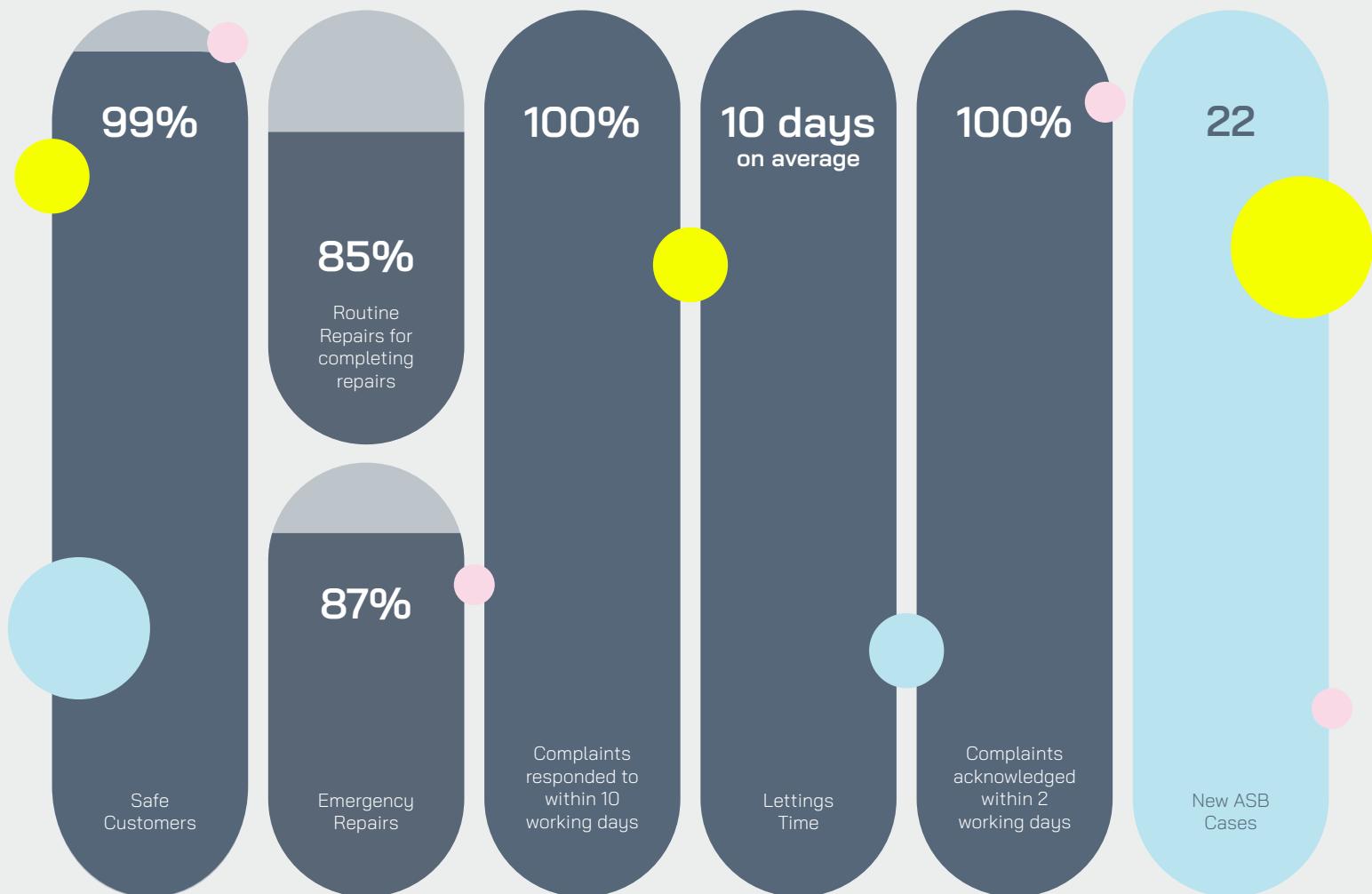
Our panels take place online and will be arranged at times of the day that meet our customers' needs.

The service areas include:



Our Performance

Your voice continues to shape how we deliver services. Thank you for sharing your experiences and helping us improve.



01/01/2024 – 31/03/2025 - We've worked hard to deliver services that meet your needs and expectations.

Here's an overview of some key areas where your feedback has helped us improve:

Repairs

We've focused on completing repairs quickly and keeping you informed every step of the way.

Anti-Social Behaviour (ASB) Cases

We've taken a proactive approach to resolving ASB issues, ensuring communities remain safe and welcoming.

Lettings

Our team has worked to reduce turnaround times, so homes are ready for new tenants faster.

Complaints

Every complaint is an opportunity to learn. We've improved our processes to respond promptly and fairly, and we're using your feedback to make lasting changes.

Continuation of

Customer Voice Strategy

Your Voice Shapes Our Future

We're building a better PPHA together and your feedback drives every decision. In 2025, we're taking customer engagement to the next level.

We've launched a new Customer Engagement Strategy and recruited dedicated team members to lead this work. Their mission is simple: to make sure your views drive real change.

For any queries or suggestions

info@ppha.uk

Customer Voice Group Sessions

We'll continue hosting online focus groups so you can share your views from the comfort of your home. Tell us what topics matter most such as complaint handling, move in process, repairs reporting etc.

Block Manager meetings & drop-in sessions

Our Block Managers will keep holding meetings and drop-ins to explain services, discuss service charges, and hear your feedback. In 2025, we're introducing weekend drop-in sessions so more customers can attend. We'll share dates and venues in advance.

Enhancements to CRM systems

We're investing in a new Customer Relationship Management (CRM) system designed to make your experience with PPHA smoother, faster, and more personalised. This will help us respond quickly and track any issues efficiently and improve our communication.

Quarterly Property Manager visits

Our in-house property managers will attend our properties every quarter, this is a great opportunity for us to meet our customers and get to know them more. Where possible we will give notice to let you know we are coming.

Learning from complaints & compliments

Every piece of feedback matters. We've updated policies, processes, and colleague training based on what you've told us. Improvements are published on our website so you can see the changes your voice has made.

Social Media

We're committed to improving how we communicate with our customers online. Our goal is to make our social media channels more interactive, informative, and helpful, so you can easily access updates, advice, and community news.

Customer Spotlight



At PPHA, we believe that providing a home is just the beginning – creating a safe and comfortable environment is what truly matters.

The Situation

Lauren, a single mum with a 7-year-old daughter, moved into her new PPHA home in October. Living with a disability and on a low income, Lauren faced an unexpected problem: the garden was severely overgrown, and turfing had not been included in the property specification. She couldn't afford to fix it herself and was worried her child had nowhere safe to play.

The Outcome

Lauren was overjoyed. Her garden is now safe and welcoming, giving her and her daughter the outdoor space they deserve.

This case shows how our commitment goes beyond bricks and mortar. We owned the issue, supported Lauren, and demonstrated genuine care – because every decision we make impacts real lives.



“I feel so relieved and happy. My daughter can finally play outside safely.”

Lauren, PPHA Customer

Working with our Partners

Working Together for You: PPHA & Pinnacle

At PPHA, we are committed to providing high-quality homes and excellent customer service. To achieve this, we work in partnership with Pinnacle, our trusted managing agent, who helps us deliver day-to-day management and support across our properties along with Block Buddy who manage our communal blocks.

What Does Pinnacle Do?

Pinnacle acts as the managing agent for PPHA homes, ensuring that communal areas are maintained, repairs are managed efficiently, and services are delivered to the highest standard. They are an important part of our commitment to making your home and community a great place to live.

What does Block Buddy do?

Block Buddy is our partner that manages our communal blocks, delivering services such as cleaning, grounds maintenance, and window cleaning.

For Affordable Rent Customers

If you live in one of our affordable rented homes, Pinnacle helps us manage:

Letting of new homes – working with our Local Authority partners to ensure our new homes are let to customers in need as quickly and efficiently as possible. Setting up tenancy agreements, carrying out viewings with customers and checking in with customers when they have moved in.

Repairs and maintenance – Coordinating timely fixes and keeping shared spaces safe and clean.

Rent collection & Arrears Support – Ensuring rents are collected in a timely manner, and supporting customers to sustain their tenancy if they fall into arrears, by setting up affordable repayment plans and offering support with managing your money.

Customer Support – Acting as a point of contact for day-to-day queries and issues.

For Shared Ownership Customers

If you've purchased a Shared Ownership home, Pinnacle supports PPHA by:

Defect Management – Supporting Shared Owners with new-home snagging and defect resolution.

Learn more about Affordable Rent:

Affordable Rent at PPHA –
ppha.uk/affordable-rent
(Affordable Rent - PPHA)

Please report issues to
Pinnacle Direct:

0203 701 3575
PPHA@pinnaclegroup.co.uk

Find out more about Shared Ownership:

Shared Ownership at PPHA –
ppha.uk/shared-ownership
(Shared Ownership - PPHA)

How to report a defect

Please report any issues to Pinnacle directly:

0203 701 3575

ppha@pinnaclegroup.co.uk

Pinnacle will liaise with the developer to arrange visits and resolve problems

Affordable Rent Customers

If you are an affordable rented customer, please report any internal or external repairs required to Pinnacle.

Contact Details above

During the first 12 months after construction, any defects related to the building process will be handled by the developer.

Newly built homes often contain construction-related moisture and minor defects that may appear during the first year. This is normal and part of the settling process.

Important:

The defect period starts when PPHA purchases the home from the developer, not when you move in.

After this period:

Inside your home:

If you are a shared owner repairs and maintenance are your responsibility.

Exterior repairs (freehold blocks):

PPHA will manage these and has insurance cover.

Contact us immediately if you need exterior repairs.

Anti-Social Behaviour (ASB)

Our Commitment to a Safe Community

We understand how challenging ASB can be and the impact it may have on your life. PPHA is committed to tackling ASB promptly and fairly.

ASB includes actions that cause nuisance, alarm or distress such as:

- Persistent loud noise
- Harassment or intimidation
- Vandalism or graffiti
- Misuse of communal areas
- Illegal drug use or criminal behaviour

How We Respond:

- Professional assessment of all reports
- Mediation and signposting to support agencies
- Written warnings or Acceptable Behaviour Agreements (ABAs)
- In severe cases, legal action under the Anti-Social Behaviour Crime and Policing Act 2014

Your Role:

- Keep a record of incidents
- Report ASB promptly to PPHA
- Contact local authorities if there is immediate danger



Being a Good Neighbour Top Tips:

- Keep noise down, especially late at night
- Manage pets responsibly
- Dispose of rubbish properly
- Respect parking rules
- Be considerate in shared spaces

How to report ASB

Affordable Rent Customers

parkpropertiesha@pinnaclegroup.co.uk
0203 814 3500

Shared Ownership

Report it directly to us
info@ppha.uk

Awaab's Law

Awaab's Law was introduced to protect tenants from health hazards like damp and mould after the tragic death of Awaab Ishak. It ensures landlords act quickly to keep homes safe.

What PPHA is doing?

Regular inspections

We work closely with our managing agent and delivery teams to identify damp and mould early.

Fast response times:

- Investigate hazards within 10 working days
- Emergency hazards addressed within 24 hours
- Repairs start within 5 days

Clear communication

We'll keep you informed every step of the way

Staff Training

Our team is trained to spot issues and escalate them promptly.

Working with partners

We ensure compliance across all properties.

Managing moisture in your new home

Why it matters:

Moisture is a normal part of life, but too much can lead to damp and mould, while too little can cause discomfort. A balanced home means warmth + good ventilation + regular maintenance.

Where Moisture Comes From

Construction moisture:

New homes contain water from building materials (up to 8,000 litres!) which takes 18–24 months to dry out.

Daily activities:

Cooking, showering, drying clothes, and even breathing add moisture indoors.

Top Tips for a Healthy Home

- Ventilate regularly – keep trickle vents open, use extractor fans, and open windows briefly when safe.
- Heat your home – especially in cooler months to help moisture evaporate.
- Reduce moisture generation – avoid drying clothes indoors, limit long showers.
- Check for leaks – fix plumbing or rainwater issues promptly.
- Clear clutter – allow air to circulate around rooms and furniture.

If You Spot Damp or Mould

- Wipe mould with a damp cloth and diluted bleach or mould inhibitor
- Increase ventilation and heating
- If problems persist, contact PPHA for advice

Report any signs of damp or mould immediately.

We'll act quickly to resolve the issue and keep your home safe.

For advice or to report a problem, visit our website or email info@ppha.uk

Safeguarding

At PPHA, your safety and wellbeing are our top priority. Safeguarding means protecting people from harm, abuse, and neglect. If you ever feel unsafe or have concerns about someone else, we are here to help.

What PPHA is doing?

Recognising the Signs

Safeguarding concerns can include:

- Physical abuse – unexplained injuries, bruises, or fearfulness.
- Neglect – lack of food, heating, or basic care.
- Financial abuse – unusual money withdrawals or pressure to give money.
- Emotional abuse – intimidation, isolation, or controlling behaviour.
- Domestic abuse – violence or threats from a partner or family member.
- Exploitation – being forced into work or activities against your will.

If something doesn't feel right, trust your instincts and speak up.

Contact PPHA directly:

info@ppha.co.uk
0161 820 6559

(Available Monday–Friday, 9am–5pm)

Out of hours emergency:

Call our emergency helpline: 0203 701 3621

If someone is in immediate danger:

Call 999 / local emergency services

Support and Signposting

If you need help or advice, here are trusted organisations you can contact:

National Domestic Abuse Helpline
0808 2000 247 (24/7)

Childline
0800 1111 (for anyone under 18)

NSPCC
0808 800 5000

Age UK Advice Line
0800 678 1602

Citizens Advice
citizensadvice.org.uk

Local Authority Safeguarding Team

Contact your council for adult or child safeguarding services.



Our Commitment

We work closely with partners, developers, and managing agents to ensure safeguarding standards are met across all properties. Our staff are trained to spot signs of abuse and act quickly to protect you.

Your voice matters. If you have any concerns, please report them. Together, we can keep our communities safe.

Looking Ahead



Listening to You

We're committed to staying connected with our customers and communities. Over the next year, we'll be creating more opportunities for you to share your views, tell us what matters most, and help shape the services you receive from us.

Your feedback guides our decisions, and we'll continue making it easier for you to get involved.

Improving How You Access Services

We're working on smarter, more convenient ways for you to manage your home and get support when you need it.

This includes reviewing and upgrading the systems you use to contact us, report issues, and track progress—so everything feels simpler, clearer, and more responsive.

Growing Our Homes

PPHA will continue working with our partners to grow the number of quality, affordable homes available across our communities.

Over the coming year, we'll keep delivering new homes for affordable rent and shared ownership, helping more families find long-term, secure places to live.

Supporting Sustainable Communities

We're committed to investing in homes and neighbourhoods that are healthier, greener, and more energy-efficient.

In the year ahead, we'll be developing our approach to sustainability—improving the efficiency of our homes, enhancing shared spaces, and reducing our environmental impact wherever we can.



We're here to help

info@ppha.uk
0203 701 3575

Monday - Friday
9am - 5pm

