

Annual Complaints Report

1 How did we perform in 24/25?

1.1 Our performance with the Complaints Handling Code KPI's has improved for 3 KPI's and deteriorated for 4 KPI's compared to 23/24. Despite some improvements, we recognise that more work is needed to improve performance in all metrics, with high focus on improving our 'responded to' performance. Plans include new system alerts and detailed daily reporting to enhance our performance management framework. To ensure data accuracy moving forward, we have taken the following steps:

- New Stage 1 complaints from 19th May 2025 are being managed in Salesforce. Any cases preceding that date will be managed through Ulysses. We aim to resolve those cases as soon as possible to allow us to fully move to Salesforce.
- Validated our current data through the Performance Team using a new robust data model.
- Centralised all KPI reporting under a dedicated performance reporting team to ensure consistency, independence, and rigour.
- Reporting will be more robust through Salesforce as there is minimal human intervention required.

	23/24		24/25	
England	Volumes	%	Volumes	%
Stage 1 acknowledged 5 days	3,374	88	3,409	94
Stage 1 responded 10 days		81		65
Stage 2 acknowledged 5 days	508	92	682	90
Stage 2 responded 20 days		89		53

	23/24		24/25	
Scotland	Volumes	%	Volumes	%
	260		244	
Stage 1 responded 5 days		89		87
Stage 2 acknowledged 3 days	71	81	76	96
Stage 2 responded 20 days		82		87

1.2 New complaints in 24/25 decreased by 5% compared to 23/24, averaging 434 per month. March 25 saw an increase due to service charge issues and seasonal peak due service charged letters being issued to customers. This is a pleasing trend as it has been reported by Housemark that there has been an 18% increase in complaint volumes in the sector in 24/25.

1.3 The table below shows that for the last 2 years we have seen an overall reduction in the volume of complaints year on year, with a 10% reduction in new complaints within this period.

	22/23	23/24	24/25
Received cases	5,815	5,462	5,212

1.4 Although the volume of new complaints has been reducing, we saw an increase with the average days to close a complaint. Legacy and more complex cases increased the average days to close complaints compared to 23/24, which was 50 days for stage 1 and 78 days for stage 2.

1.5 The increased number of days to close complaints has led to a higher volume of open cases compared to the volume of new cases received and the closure rate.

1.6	The days to resolve has started to reduce and we saw the average days to resolve for the year at 61 days reduce to 50 days in March 25 reversing the trend we had seen previously. <table><tr><th>Days to Close</th><th>2022-23</th><th>2023-24</th><th>2024-25</th><th>YTD</th></tr><tr><td>Stage 1</td><td>25</td><td>33</td><td>50</td><td>38</td></tr><tr><td>Stage 2</td><td>12</td><td>47</td><td>78</td><td>59</td></tr></table>	Days to Close	2022-23	2023-24	2024-25	YTD	Stage 1	25	33	50	38	Stage 2	12	47	78	59
Days to Close	2022-23	2023-24	2024-25	YTD												
Stage 1	25	33	50	38												
Stage 2	12	47	78	59												
1.7	Since March 25, we have improved our process so that we are now more actively closing complaints. We committed to Board to reduce the number of open complaints to 450 by the end of August 25. In July 25, we have achieved the target of less than 450 open complaints. Having fewer open complaints will support the complaints team and complaint owners in operational teams, to achieve the compliance KPI's at both stage 1 and 2. The availability of better performing contractors in the South and Central regions will also support finding faster resolutions for customers which will increase the likelihood of the customer being satisfied with the resolution we are offering. Regional Directors have full oversight of performance in their regions; this is driving better outcomes for customers. Their proactivity in their communities will ensure earlier intervention to prevent and resolve complaints.															
2	Why have customers complained?															
2.1	The reasons and themes for customer complaints are unchanged from 23/24. They are affected by seasonality. We see higher heating and hot water complaints in the winter months and more estate management complaints in the summer months The learnings we have applied are further in the report.															
2.2	We have improved our approaches to mitigate seasonal complaints through text campaigns, website information, and videos to help customers prepare their boilers for winter. Our Damp and Mould team in the CSC has successfully reduced complaints by using a new risk assessment process. They ensure robust job diagnosis, while assessing customer vulnerabilities to determine severity. The regional teams are also completing estate visits in the summer months to ensure communal spaces are being well maintained and they focus visits on known ASB hot spots.															
2.3	We observed a rise in customer and community complaints in March 25, due to service charges – we usually see a spike at this time of sending out service charge letters. These cases are complex, requiring detailed calculations and specialised skills. The leasehold team is working to improve the complaints team's abilities and create shared skills to handle these issues better. Additionally, efforts are being made to improve annual service charge letters, clearly detailing charge amounts, reasons for increases, and how funds are reinvested.															
2.4	Maintenance related complaints accounts for c70% of open complaints, with c50% of this volume assigned to the South & Central regions. There are ongoing efforts and plans to address this situation, including the recent introduction of new contractors and prioritising complaint resolution through allocation of 'parcels' of jobs being allocated to those contractors where there is an open complaint.															
2.5	Regionalisation will mitigate the main reasons for complaints in C&C, as we work more closely and proactively with customers in their communities. We expect to see a reduction in estate management and ASB related complaints.															
2.6	We believe the higher days to resolve contributed to the escalation from Stage 1 to Stage 2, in 24/25 compared to 23/24. The work we are doing to reduce the age of complaints, should mitigate the escalation of complaints.															
3	What do our Housing Ombudsman Service (HOS) determinations look like in 24/25?															
3.1	In the first three quarters of 2024-25, the Housing Ombudsman has made 5128 determinations compared to 5465 in the whole of 2023-24. The Housing Ombudsman quarterly reports which provide sector performance insights, stated in 2024/25 landlords with more than 10,000 units receive the highest number of maladministration determinations.															

	Property condition remains the highest complaint category with 63% in Q1, 59% in Q2 and 61% in Q3 of complaints received and the highest number of severe maladministration and maladministration determinations. The top three complaint categories were property condition, complaint handling and ASB.
3.2	Compared to 23/24 we saw a c50% reduction in the volume of maladministration orders, due to a reduction in maladministration's relating to complaint handling. We did see a slight increase in severe maladministration orders, from 3 in 23/24 to 5 in 24/25.
3.6	There have been lessons learned and rigorous action plans in place to address monitor and prevent further cases.
4	How do customers feel about our complaint handling?
4.1	Tenant Satisfaction Measures (TSMs) include a customer satisfaction measure about complaints handling over the previous 12 months. For 2024/2025 responses, only a quarter of customers who responded had logged a formal complaint. However, satisfaction among rented customers improved from 25.6% in 2023/2024 to 30.3% in 2024/2025.
5	What improvements have been made in 24/25, and what does the trajectory for 25/26 look like?
5.1	In 24/25, we enhanced our complaint handling process through several measures. We introduced new procedures, invested around 400 hours in training our complaints team, including sessions with external providers, and collaborated across the organisation on a unified Complaints Improvement Plan.
5.2	Our Regulatory Compliance Team conducted thorough reviews. In June 2024, they assessed adherence to the updated Complaints Policy and Housing Ombudsman Code, identifying areas for improvement which were addressed. In November 2024, another review focused on compliance with Housing Ombudsman's determinations, noting most Orders were met on time but indicating process improvements needed, which has been resolved.
5.3	Based on feedback from the Ombudsman, we found that sending multiple letters for each complaint confused our customers. We have improved our process to issue a final response letter detailing resolution actions (to follow) for satisfactory resolution.
5.4	We have updated our approach to learning from Housing Ombudsman Determinations. The redesigned HOS process enhances case visibility for senior managers and sets clear expectations. Our team now employs structured case management to monitor and track cases, boosting regional capacity to support our customers.
5.5	We have committed to reduce the days to close complaints to achieve c450 open complaints by the end of August 25. Average age of complaints across stage 1 and stage 2 England is showing a reduction by c12 days in March 25 compared to March 24.
5.6	In previous Board papers we referenced go live with a new system Salesforce which will allow better management and monitoring of complaints. The first phase of go live was delayed due to issues with data in Ulysses, however we went live on 19 th May 25 for new stage 1 cases. We expect to be managing all stage 1 and stage 2 cases in Salesforce by October 25, as existing cases in Ulysses are closed. HOS cases will be later dependant on when HOS determine the cases (timescales can fluctuate). The new system will also allow us to better reporting and management of the lessons learnt from complaints.
5.7	The complaints team aims to resolve more complaints within the team. There are some performance issues which we are proactively managing. In addition, we are looking to upskill a portion of the complaints team to create more technical expertise, so that they can own and resolve more and therefore manage complaints more efficiently, creating a better customer experience for complaint handling.