



Complaints Annual Report 2024/2025

This report provides an overview of complaints received by Cornwall Housing (CHL) for the financial year 2024/25.

1. Housing Ombudsman Complaints Handling Code – self-assessment

Cornwall Housing (CHL) has completed a new self-assessment for 2025/26 in line with the Housing Ombudsman's Complaints Handling Code, which became a statutory requirement as of 1 April 2024. CHL is pleased to report that the organisation remains compliant with the Code and includes a copy of the self-assessment document (Appendix B) for oversight by Board prior to publishing it on the website as per requirements.

CHL is very pleased to have been working with Independent Board Member, Karen Ayling, as its CHL Member Responsible for Complaints, alongside Louise Wood, Cornwall Council's Member Responsible for Complaints, in compliance with the Code.

CHL's self-assessment will be returned to the Regulator at the end of July 2025 to confirm compliance in line with statutory requirements for the year ahead.

2. Overview of complaint handling performance

Over the last year, CHL has remained compliant with the Housing Ombudsman's Complaint Handling Code, has updated its compensation policy and improved on the data collected from complaints and reporting using Power BI.

Complaint volumes continued to increase this financial year, with particular pressure falling in the first half of the year, which impacted on time response performance for 2024/25. Volumes reduced to more manageable levels in the latter part of the year enabling performance to recover slightly. CHL has worked hard to identify the root causes of complaints and has been tackling them over the past two years. This has resulted in major changes across the business including the procurement of four new repairs contractors, the introduction of a robust aids and adaptations policy and process and reviewing the end-to-end repairs process.

The complaints team had some staff changes over the last year, including the recruitment of a new Complaints Co-ordinator and secondments for the Senior Complaints Officer and Complaints Officer to cover a period of maternity leave, as well as responding to learning from complaints, which indicated that further resources would be needed to manage complaint volumes.

The Repairs Intervention team were disbanded back into the Assets department from March 2025 and the Repairs Delivery Team started to take back ownership of their complaints from October 2024. This approach means that whilst there is a centralised complaints team to support the business, retain complaints handling expertise and keep performance on track, responsibility for investigating and responding to Stage 1 complaints has been devolved back into the business.

CHL's Tenant Forum has continued to review complaints for the organisation and one member is also part of the national Housing Ombudsman residents' panel. The Forum's involvement in these activities brings great learning and suggestions of improvement to the business.

Summary A – Stage 1 complaint numbers for financial year 2024/25 compared with 2023/24

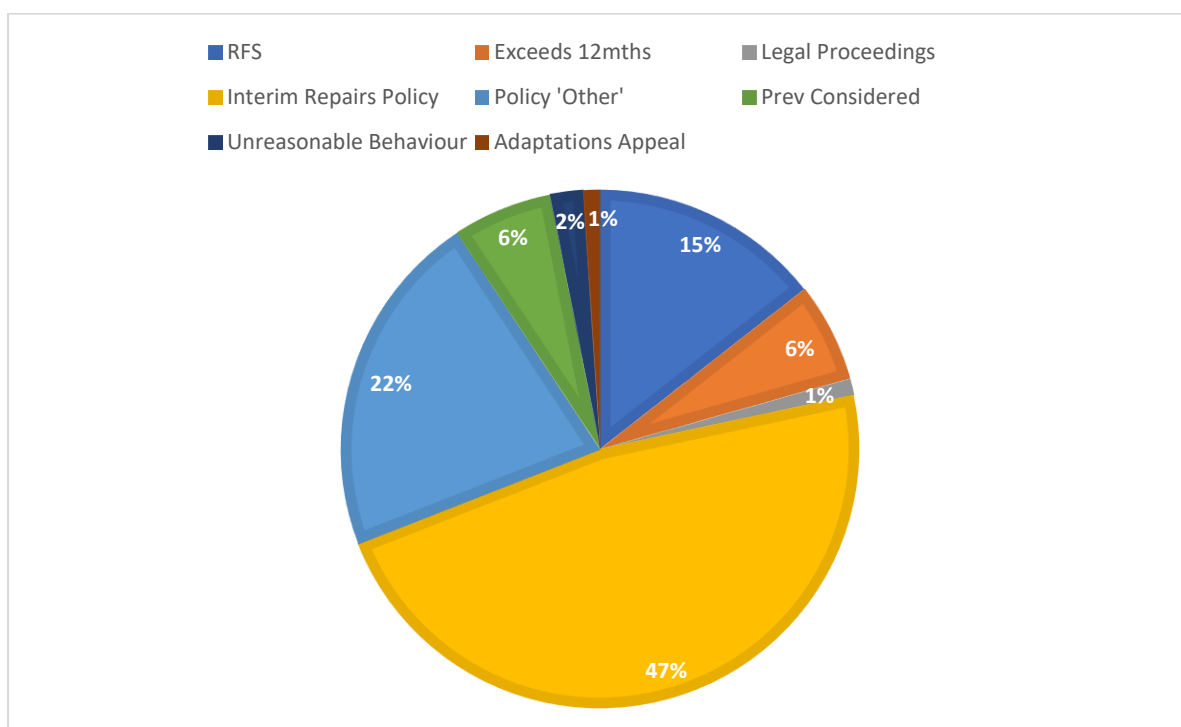


Complaints have increased again this year with a total of **1,084** new complaints received, compared to **933** last year. However, **69** of those were withdrawn in agreement with the resident after it became clear that a complaint was no longer wanted and/or required. A further **11** were raised in error.

Whilst complaint volumes have been high this year, CHL has seen a drop in complaints received over the last half of the year, particularly for repairs. This is likely due to the implementation of CHL's interim repairs policy and the onboarding of four new contractors, initially through interim arrangements and then latterly as part of an interim strategic partner repairs contract.

The complaints team has also now started recording refused complaints and this year there has been **97** complaints refused in line with our policy. Below is an overview of why these complaints were refused.

Summary B – A summary of Stage 1 complaint refusals broken down into reasons

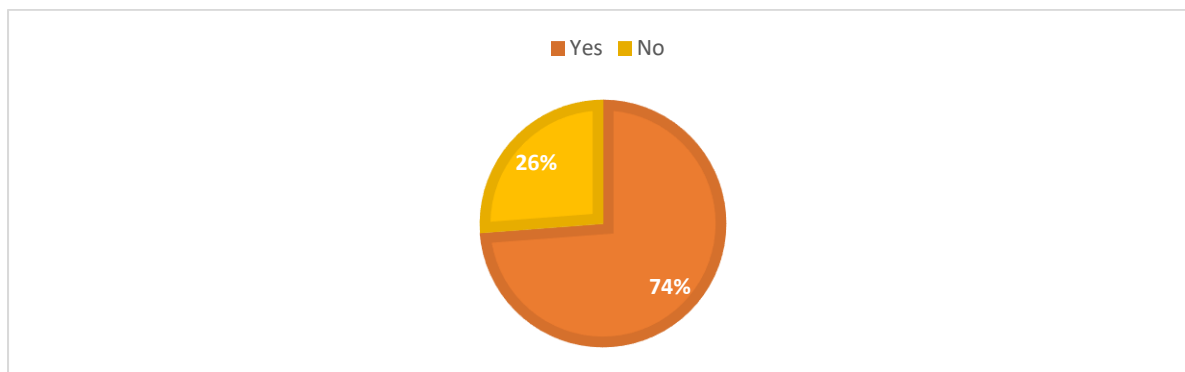


In line with CHL's Complaints Policy, the complaints above were refused on the grounds detailed in section 2.3 covering exclusions. In these cases, the resident receives an explanation citing the relevant exclusion within the Complaints Policy, establishing a clear reason for refusal. Where a refusal is made on the grounds of a request for service or report of ASB, CHL will not have had any previous records of contact by the resident raising the issue before lodging a complaint. Therefore, in line with the Complaint Handling Code, the Complaints Team will raise the issue with the relevant team in the organisation to ensure action is taken to help resolve the situation outside of the complaints process and log the complaint as a refusal so that the data is captured.

The majority of complaints refused were due to CHL's interim repairs policy that was implemented in October 2024, which totalled **46**. The interim repairs policy means that the timescales for routine and planned repairs have been extended to 9 and 12 months, whilst new contractors are settling in. A further **21** complaints were refused in line with 'other' CHL policies, including the complaints policy.

CHL is seeing fewer complaints refused or closed due to legal proceedings, particularly in relation to disrepair legal action, as claimants and their solicitors are now encouraged to go through the complaints process before commencing legal action.

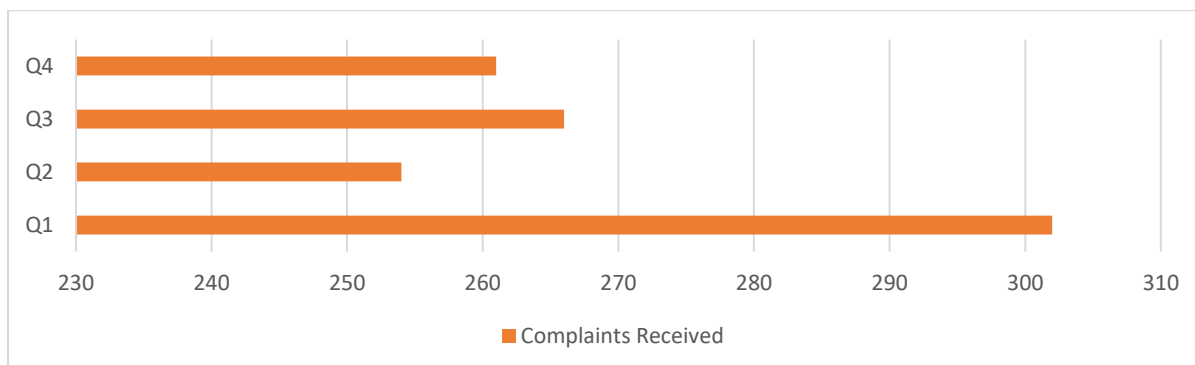
Summary C – Stage 1 complaints responded to within the set timescales



CHL saw an increase of 144 complaints overall in 2024/25 when compared to the previous financial year, which did have an impact on response times. Out of the **1,084** complaints received, **284** were not responded to within the set/agreed timescales.

However, as there was a far higher concentration of complaints received in the first half of the year, on time responses were adversely affected as this level of condensed volumes were unexpected and unmanageable. Complaint handling times did improve in Q4, however, it was not enough to recover the ground lost during the first half of the year, and therefore on-time responses came in below that of 2023/24.

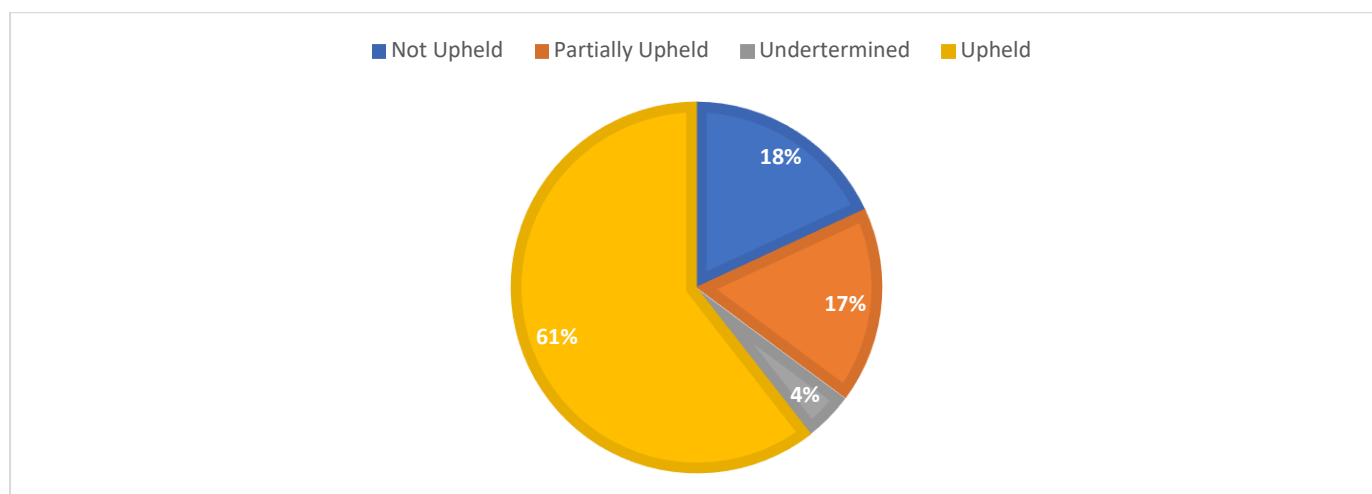
Summary D – Stage 1 complaint numbers received by quarter in 2024/25



Out of the complaints responded to **212 (19%)** had the response timescales extended beyond the 10 working day period specified in the Complaint Handling Code. In these cases, residents were advised an extension was needed and a new deadline given. This is a significant improvement in performance, with a decrease of 16% from **35%** of complaints extended in 2023-24.

The majority of complaints were extended due to the required information and/or actions not being progressed within the necessary timescales set.

Summary E – Overview of Stage 1 complaint outcomes 2024/25



This year CHL has fully responded to **907** complaints at the time of writing this report. The outcomes of these complaints are detailed in the piechart above. Whilst the majority of complaints have been upheld, there has been an increase in complaints only partially upheld or not upheld. This year **18%** were not upheld, which is a great improvement on the **9.1%** that were not upheld last year.

From this, CHL can surmise it is beginning to improve ways of working to better follow policy and process, and that some of the very significant changes it has implemented this financial year are starting to improve residents' experiences.

Summary F – Overview of Stage 1 complaint root causes 2024/25

Theme	No. Received	%
Compensation	26	2.3%
Correspondence	85	7.8%
Lack of action	614	56.6%
Lack of communication	154	14.2%
Missed appointments	17	1.5%
Permissions	3	0.2%
Property condition	28	2.5%
Quality of work	104	9.5%
Refused complaint	53	4.8%

The main reason for a complaint, otherwise known as a root cause, is recorded by CHL, and have been summarised in the table above. CHL has developed a complaints database that aims to identify the root causes of complaints. The overwhelming cause of dissatisfaction among CHL residents this year is a 'lack of action'.

Issues such as complex repairs including damp and mould remedials and major works, have proved to be challenging to action and resolve, which has had an impact on more complaints being received and recorded under this category. This is tackled in the learning from complaints table under a lack of action and a lack of communication where various actions are recommended to help prevent this in the future.

Summary G – Overview of Stage 1 complaint themes 2024/25

Theme	No.s	%
Adaptations	31	3%
Applications	2	0.2%
ASB	50	5%
Bathroom Upgrade	8	0.8%
Call Handling	5	0.5%
Carparking	9	0.9%
Communal Areas (Cleaning)	10	1%
Communal Areas (Trees & Grass)	15	1.5%
Complaint Handling	6	0.6%
Contractor	16	1.6%
Damp & Mould	143	14.5%
Data Protection/Breach	1	0.1%
Disrepair	1	0.1%
Door Replacements	6	0.6%
Drainage	9	0.9%
Environmental Compliance (Incl septic tanks)	8	0.8%
Eviction	1	0.1%
Fly tipping/Rubbish	6	0.6%
Gas & Electrical Servicing	22	2.2%
Garages	11	1.1%
Heating & Hot Water	49	5%
Kitchen Upgrade	12	1.2%
M&E Servicing	9	0.9%
Mutual Exchange	10	1%
New Build	2	0.2%
Overcrowding	1	0.1%
Pests	9	0.9%
Pets	4	0.4%
Policies	6	0.6%
Potholes/Roads	1	0.1%
Property Condition (excluding D&M)	28	2.8%
Rent (Incl arrears & payments)	8	0.8%
General Repairs	282	28.7%
Roofing	56	5.7%
Service Charges	4	0.4%
Solar Panels	7	0.7%
Staff Behaviour - Discrimination	11	1.1%
Staff Behaviour – No call back	53	5.4%
Staff Behaviour - Rude	52	5.3%
Tenancy Issues	14	1.4%
Window Replacement	4	0.4%

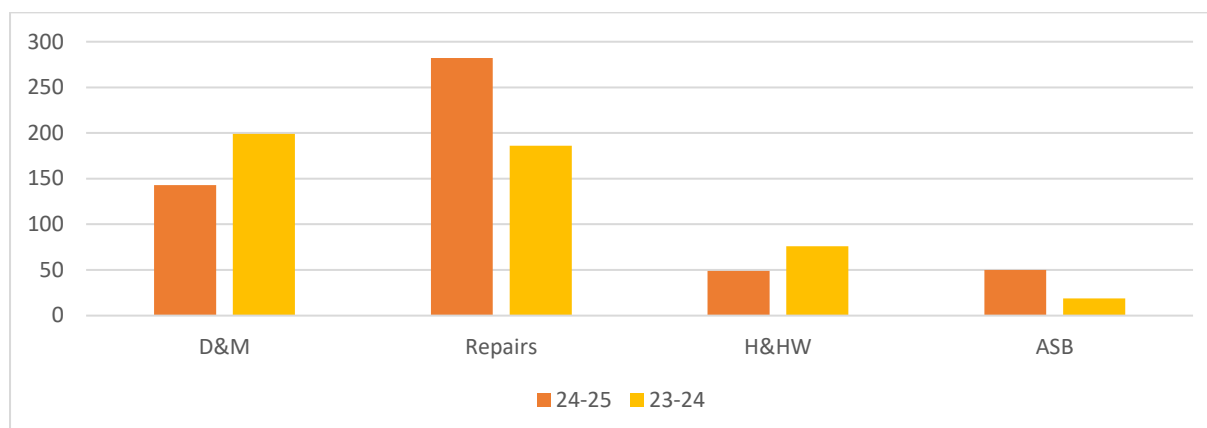
CHL has recorded a larger number of themes this year to enable the business to highlight and tackle more specific service issues raised.

A combination of damp and mould, general repairs, heating and hot water and roofing issues make up over half of all complaints received by CHL. The insights gained through complaints has been a crucial element in prompting many of the changes that have already taken place in the Assets department over the last 6 months, which will be explored further in this report.

There has also been a slight increase in the number of complaints received regarding ASB this year, particularly in regard to a lack of action, but more work needs to be done to establish why this is and what CHL can do to reduce these numbers. It is important to note that Housing Management are going through a restructure in 2025/26 which

will bring additional resource into this vital area and in turn, should deliver an improved service. CHL also completed an internal audit into its ASB service and has an action plan to deliver recommendations from this review.

Summary H – A comparison of the top four Stage 1 themes logged in 2024/25 and 2023/24



It is clear from the above that complaints about general repairs have increased again this year, however, they were decreasing towards the end of the financial year since the interim repairs policy was implemented and new contractors began working with CHL. There has been a reduction in complaints received about damp and mould, which may be attributed to a more robust triage process and more decisive action in response to initial reports.

CHL has also seen an increase in complaints about staff behaviour - **116** complaints (nearly 12%) were received this year. Last year CHL recorded this theme as 'Customer service/Call Handling' and had a total of 57 complaints made. Whilst the increase is something to be aware of and explore further, after thorough investigation 29.3% of these complaints were not upheld. Some of these complaints also appear to have been made as the customer has not been happy with the information provided by a staff member. The introduction of the Interim Repairs Policy and the new Aids and Adaptations Policy this year mean that staff have had far more occasion to deliver some difficult messages to residents, resulting in dissatisfaction. This theme will be closely monitored during 2025/26.

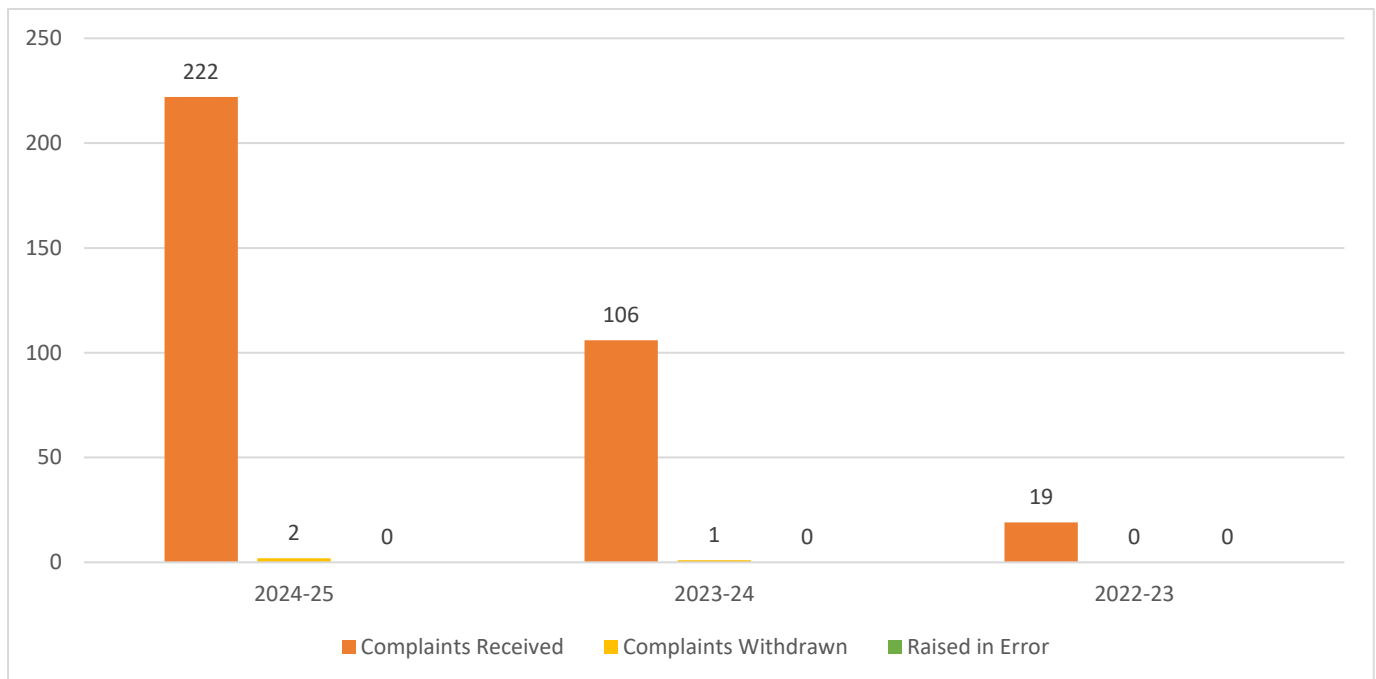
Summary I – Overview of Stage 1 complaints by directorate and team

Directorate	Team	No. Received	%
Assets	Building Compliance	46	4.2%
	Capital Works	81	7.4%
	Contractor (CFL)	41	3.7%
	Contractor (Other)	16	1.4%
	Repairs Delivery	627	57.8%
	Total	811	74.8%
Housing Operations	Comms and Engagement	2	0.1%
	Complaints and Disrepair	7	0.6%
	Customer Services	16	1.4%
	Grounds Maintenance	31	2.8%
	Housing Management	159	14.6%
	Incomes	17	1.5%
	Independent Living Service	1	0.1%
	Neighbourhood Enforcement	19	1.7%
	Voids and Lettings	18	1.6%
	Total	270	24.9%

Resources	Business Systems	0	0%
	People and H&S	0	0%
	Governance	0	0%
	Finance and Procurement	3	0.3%
	Total	3	0.3%

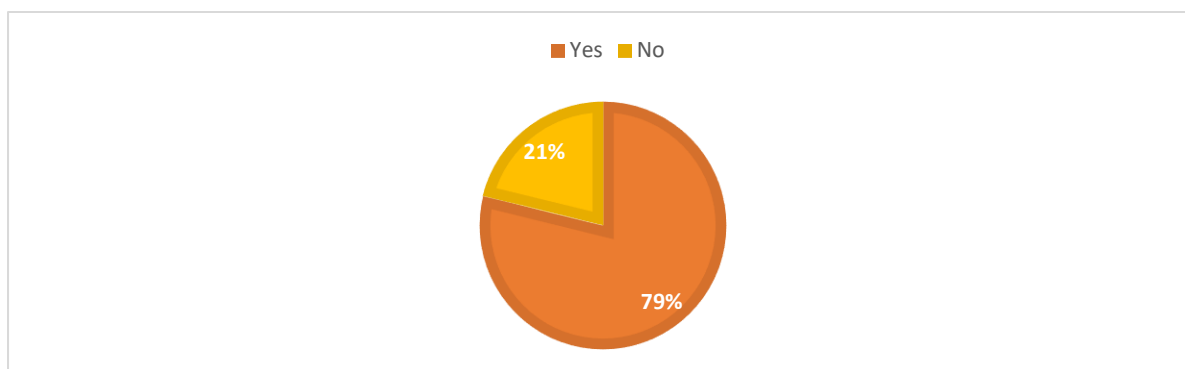
It is worth noting that whilst the table above provides a useful overview, some complaints received involve multiple teams or business areas. The Complaints Team must take a view on a case-by-case basis about where responsibility most logically sits and assign to that team to resolve. This means that the theme or topic of a complaints sometimes does not match the team assigned – the Complaints Team assigns based on judgement of where the root cause of the complaint emanated from or who is best placed to resolve the issues raised.

Summary J – Overview of Stage 2 complaints for financial year 2024/25 compared with previous years



The number of complaints escalated to Stage 2 has increased significantly this year, totalling **222** which is more than double the amount received last year. This is largely due to the volume of Stage 1 complaints processed within the year and also due to the length of time taken to complete any agreed actions from the Stage 1. Only 2 of these complaints were withdrawn by the customer this year, and 0 were raised in error.

Summary K – Stage 2 complaints responded to within the set timescales 2024/25

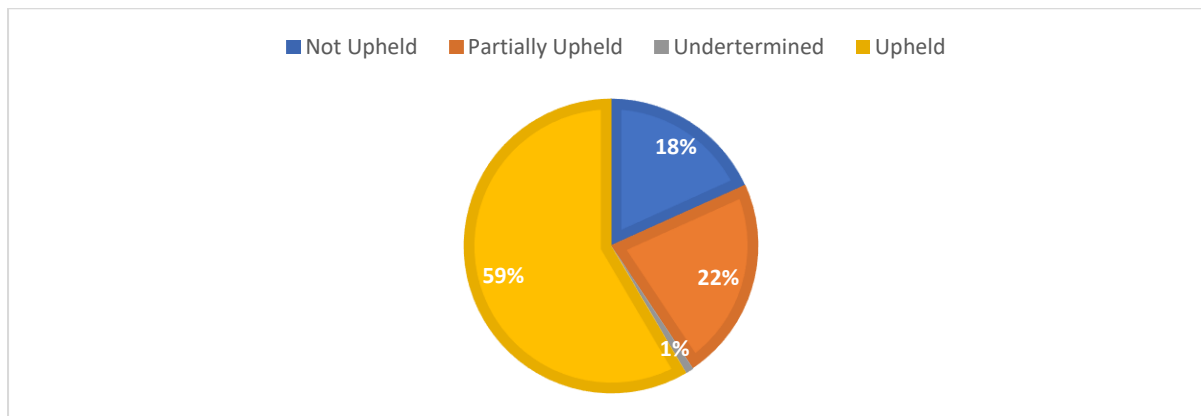


Out of the 222 stage 2 complaints received, **175** were responded to within the set/agreed timescales and **47** were sent outside of the timescales.

CHL saw an increase of 116 stage 2 complaints overall in 2024/25 when compared to the previous financial year and as there is a smaller pool of stage 2 complaint handlers/senior managers, they were dealing with multiple open complaints at any one time. This has had a large impact on 'on time' responses, as the numbers experienced were unmanageable for senior leaders to keep up with at times.

Out of the complaints responded to, **40 (18%)** had the response timescales extended beyond the 20 working day period specified in the Complaint Handling Code. In these cases, residents were advised an extension was needed and a new deadline given.

Summary L – Overview of Stage 2 complaint outcomes 2024/25



This year CHL has fully responded to **220** stage 2 complaints. Whilst the majority of stage 2 complaints have been upheld, this is a lower percentage than last year (87%) and is a sign that CHL is beginning to improve ways of working to better follow policy and process. This is also shown by the increase in 'not upheld' complaints.

Summary M – Overview of Stage 2 complaint root causes 2024/25

Theme	No. Received	%
Compensation	4	1.8%
Correspondence	11	4.9%
Lack of action	164	73.8%
Lack of communication	26	11.7%
Missed appointments	2	0.9%
Permissions	1	0.5%
Property condition	3	1.4%
Quality of work	11	4.9%
Refused complaint	0	0%

In line with last year and the Stage 1's themes, the overwhelming reason why complaints escalate to stage 2 is due to continued delays. A key aim for the Repairs and Complaints Teams is therefore to facilitate faster, more efficient repairs and works at Stage 1 of the process, thus avoiding continued dissatisfaction.

Summary N – Overview of Stage 2 complaint themes 2024/25

Theme	No.s	%
Adaptations	10	4.5%
ASB	14	6.3%
Call Handling	2	0.9%
Carparking	2	0.9%
Communal Areas (Trees & Grass)	2	0.9%
Complaint Handling	8	3.6%
Damp & Mould	49	22%

Gas & Electrical Servicing	4	1.8%
Garages	2	0.9%
Heating & Hot Water	7	3.2%
Kitchen Upgrade	2	0.9%
Overcrowding	1	0.5%
Pests	2	0.9%
Pets	1	0.5%
Policies	2	0.9%
Property Condition (excluding D&M)	7	3.2%
Rent (Incl arrears & payments)	1	0.5%
General Repairs	72	32.4%
Roofing	20	9.0%
Service Charges	1	0.5%
Solar Panels	1	0.5%
Staff Behaviour - Discrimination	4	1.8%
Staff Behaviour – No call back	3	1.4%
Staff Behaviour - Rude	4	1.8%
Window Replacement	1	0.5%

Similarly to stage 1's, a combination of damp and mould, repairs and roofing issues make up over half of the stage 2 complaints received by CHL. There remains a lack of satisfactory resolution at Stage 1 of the complaints process, particularly in terms of getting repair works completed within acceptable timescales.

Summary O – Overview of Stage 2 complaints by directorate 2024/25

Directorate	Team	No. Received	%
Assets	Building Compliance	7	4.2%
	Capital Works	16	7.4%
	Contractor (CFL)	3	3.7%
	Contractor (Other)	2	1.4%
	Repairs Delivery	154	57.8%
	Total	182	82%
Housing Operations	Comms and Engagement	0	0.1%
	Complaints and Disrepair	3	0.6%
	Customer Services	2	1.4%
	Grounds Maintenance	2	2.8%
	Housing Management	27	14.6%
	Incomes	1	1.5%
	Independent Living Service	0	0.1%
	Neighbourhood Enforcement	4	1.7%
	Voids and Lettings	1	1.6%
	Total	40	18%
Resources	Business Systems	0	0%
	People and H&S	0	0%
	Governance	0	0%
	Finance and Procurement	0	0%
	Total	0	0%

It is evident from the topics of the stage 2 complaints that the vast majority relate to incomplete, delayed or complex repair and capital works. There was an increase in the amount of Housing Management complaints, which

was largely due to ASB, but this is a challenging area to resolve, and again, one CHL will be focusing on to establish what causes continued dissatisfaction and what changes can be made.

Summary P – Satisfaction with complaints handling 2024/25

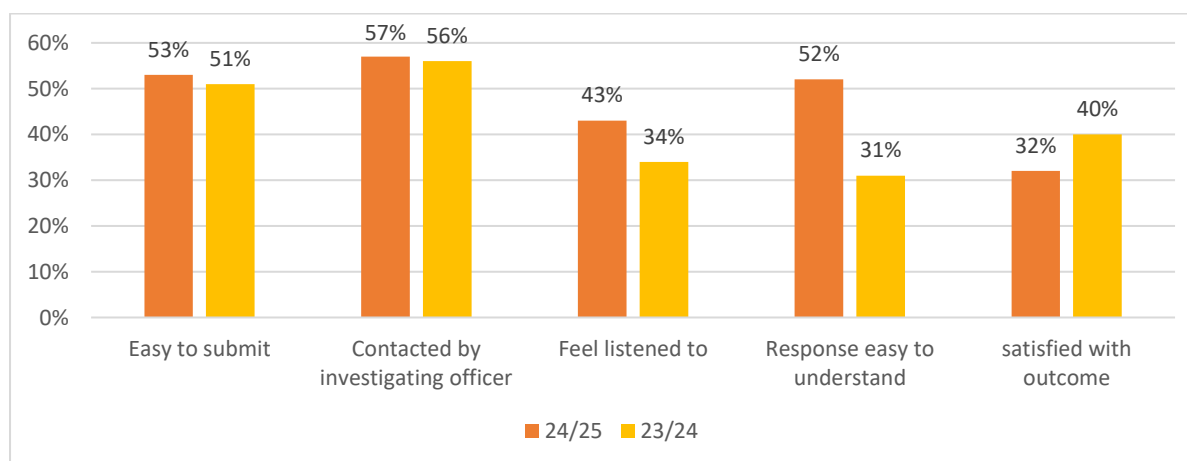
Satisfaction mechanism	Question	Result
TSM perception survey	Satisfaction with the landlord's approach to handling complaints	29%
In-house survey	Easy to submit a complaint	53%
	Contacted by the investigating officer	57%
	Feel listened to	43%
	Kept regularly updated	22%
	If works organised, timescale given	30%
	Response easy to understand	52%
	Satisfied with the outcome	32%
	Satisfied all aspects addressed	30%

CHL captured data relating to satisfaction with complaints handling through two methods – the first was the statutory requirement to complete perception surveys against the Tenant Satisfaction Measures (TSMs) and the second was its own in-house survey sent to residents who had made a recent complaint.

The in-house surveys were sent a month after the complaint response had been issued. In 2024/25, **103** surveys were completed, which was **11.4%** of the complaints fully responded to. CHL added additional questions this year to capture more information about the full complaint experience of the customer.

Overall, the results have improved compared to 2023/24. In particular, CHL has seen a **21%** increase in the 'response easy to understand' category which is a result of the changes and improvements made to CHL's complaint response templates. The comparison overview below shows that CHL have improved scores on all questions asked in both 23/24 and 24/25, with the exception of 'satisfied with the outcome'. The satisfaction with the outcome has decreased by 8%. It is likely that this decrease is in part, due to the introduction of the Interim Repairs Policy and the new Aids and Adaptations Policy and the longer timescales that came from those policies. It is also likely due to complex repairs being challenging to action and resolve in a timely manner. However, the outcome satisfaction score did start to improve in Q4, so CHL are expecting to see this continue throughout 25/26 due to the ongoing improvements being made across the organisation.

Summary Q – Satisfaction with complaints handling comparison between 2024/25 and 2023/24



More work will be done in 2025/26 on the in-house complaint satisfaction surveys to refine the process and to increase the number of surveys being completed by customers.

In response to the results, CHL recognises that improvements do need to be made with our understanding on why some customers do not find it easy to submit a complaint, as volumes received would suggest otherwise. Likewise, CHL will be aiming for 100% of residents having been contacted by the investigating officer as this is a measure directly within our control.

With regards to the TSM measure, whilst satisfaction with complaints remains low (a trend experienced by the majority of housing providers) CHL has improved satisfaction by **1%** compared to 2023/24. Whilst this is a small increase, it is on the right trajectory, and the aim is to improve again next year in light of the changes being made across CHL.

Where dissatisfaction was indicated, the resident was asked whether they were happy for their details to be shared with the organisation for follow up action. Where possible, CHL calls the resident to find out more about their dissatisfaction.

3. Housing Ombudsman findings and reports

Summary R – Housing Ombudsman findings 2024/25

Determinations	Severe maladministration	Maladministration	Service failure	No service failure
7	2	4	3	2

CHL received 7 determinations from the Housing Ombudsman in 2024-25, some relating to historic complaints, but the majority were complaints that have been through our updated process which is in line with the Complaint Handling Code. The determinations received this year are a vast improvement on the previous year, particularly as CHL has seen a significant reduction in the number of severe maladministration determinations from 6 to 2. CHL has also received 2 determinations where no service failure was found, which is a great result and a reflection of the changes made not only to CHL's complaints procedure, but also with the improvements made across the organisation, in particular within Assets.

It is worth noting that in addition to the results above, CHL received 16 requests for evidence – this means that the organisation is yet to receive determinations for 9 outstanding cases from the Ombudsman. CHL also received its first mediation case which resulted in a successful outcome – in other words the dispute was resolved and no further investigation was required.

Summary S – Housing Ombudsman reasons for failures 2024/25

Maladministration	Severe Maladministration
Complaint handling x 2	Repairs delivery
Damp and mould x 2	Damp and mould
Total = 4	Total = 2

Out of the 6 failures identified by the Ombudsman, 2 related to complaint handling. Both were historical cases and pre-dated the new policy and processes CHL implemented in 2023/24 but remain important for the organisation to heed going forward.

The severe maladministration findings related to repairs and damp and mould. The learning has been taken on board by CHL and complaints intelligence used to prompt change in how the organisation manages repairs in future.

Where CHL receives a severe maladministration, the organisation analyses the reasons in an exercise with senior managers to ensure lessons are learned.

Summary T – Housing Ombudsman report 2023/24

Determinations	Findings	Maladministration	Orders made
12	30	24	45
Recommendations	CHFOs	Compensation	Maladministration rate
6	0	£17,208	80%

The latest Landlord Performance Report available for CHL from the Housing Ombudsman relates to 2023/24 and is summarised above.

The full report can be found on the Housing Ombudsman website or by accessing the link below:

<https://www.housing-ombudsman.org.uk/app/uploads/2024/10/Landlord-Report-Cornwall-Housing-Limited.pdf>

The national maladministration rate during for 2023/24 was 73% so CHL performed similarly to other landlords in a comparable peer group in the findings received from the Ombudsman.

These results were anticipated given that CHL experienced significant issues with complaints handling in 2022/23 which then rolled into 23/24, particularly as these cases took time to work their way through the system. There was also an increase in cases referred to the Ombudsman.

Positively, CHL received no complaint handling failure orders during 2023/24 or 2024/25 (although this has yet to be officially recorded by the Ombudsman), meaning that the organisation acted quickly in carrying out the orders received from the Ombudsman.

Given the outcomes of determinations received for 2024/25, CHL is expecting an improvement in these figures from the next Ombudsman report. Based on early discussions with the Ombudsman, the expected maladministration rate for 2024/25 is 67%, which would indicate a marked improvement.

4. Performance benchmarking

Summary U – Housemark benchmarking of CHL with peers for Tenant Satisfaction Measures

Complaints

Stage 1 complaints received per 1,000 properties



Percentage of stage 1 complaints responded to within target time



The graphic above shows CHL performance for 2023/24 and 2022/23 in relation to the landlord measure elements for complaints which are part of the Tenant Satisfaction Measures when compared with other similar housing providers.

In 2024/25, CHL received 102.1 complaints per 1,000 homes (the top measure in the graphic above), which puts the organisation in the bottom quartile for performance, as this is double the number of complaints of the peer median for 2023/24 which stood at 47. However, the Ombudsman views the number of complaints received as a positive sign that CHL's policy and procedure is easy to use and understand.

For the next measure (percentage of S1 on time) CHL achieved 73.4 in 2024/25. This puts the organisation just below the median for the peer group if results are similar this year to those published in 2023/24 seen in the graphic and shows that CHL performance is strong when compared with the volumes of complaints received. To clarify, it shows that whilst CHL received far higher numbers of complaints than peers, they were handled in roughly the same timescales.

5. Learning from complaints and service improvements

The learning gained from complaints has been invaluable to CHL over the past year. Below is a table of the key learning completed in 2024/25 with identified solutions the business is implementing.

Summary V – Learning from complaints and corresponding actions

Root cause	Identified reason	Point/s of failure	Problem to be solved	Solution/Action Taken
Lack of action	No survey complete	Handover between CSC to Assets	<ul style="list-style-type: none"> - IT systems - Repairs process - Staffing resource 	<ul style="list-style-type: none"> - Open Housing improvements - complete - End-to-end repairs process mapping – complete, needs refining with new contractors - Surveyor patches/locality working – underway
	Survey complete - no works raised	Assets/ complaints to contractor Between Assets teams	<ul style="list-style-type: none"> - IT systems - Repairs process - Staffing resource 	<ul style="list-style-type: none"> - Open Housing improvements – complete - End-to-end repairs process mapping – complete, needs refining with new contractors - Surveyor patches/locality working - underway - Process for handovers between repairs and major works
	Works raised but not booked by contractor	Repairs/ complaints to contractors Contractors to customers	<ul style="list-style-type: none"> - IT systems - Repairs process - Staffing resource 	<ul style="list-style-type: none"> - End-to-end repairs process required – complete, needs refining with new contractors - Contract management - underway - Guidance created for complex jobs - Strict no access process - Regular performance monitoring – underway
	Works only partially completed by contractor	Contractors to Repairs/ complaints	<ul style="list-style-type: none"> - Repairs process - Staffing resource - IT systems 	<ul style="list-style-type: none"> - Quality checks of orders raised vs scopes from surveyors - Strict process for follow on works – complete needs refining with new contractors - Strict close-down process including post work inspections and post work satisfaction calls to customers - Process for raising queries – set route to ensure swift resolutions - underway - Escalation process for when queries from contractors are not responded to in time - Target response times from CHL to contractors in place
Lack of comms	No callback	Housing management to customer	<ul style="list-style-type: none"> - IT systems - Staff behaviours - Customer standards 	<ul style="list-style-type: none"> - Workflows in Open Housing – included in new organisational priorities for 2025/26

		Assets/Repairs to customer		<ul style="list-style-type: none"> - Customer standard/targets for replies - included in new organisational priorities for 2025/26 - Performance monitoring against standards - included in new organisational priorities for 2025/26 - Telephony system or CRM improvement to allow for tracking of repeat calls to CSC - included in new organisational priorities for 2025/26
	Silence in between action	Contractors to customer Repairs to customer	<ul style="list-style-type: none"> - IT systems - Staff behaviours - Customer standards 	<ul style="list-style-type: none"> - Ownership of cases – locality working - underway - Customer standards in place - included in new organisational priorities for 2025/26 - Training for staff - included in new organisational priorities for 2025/26 - Guidance for contractors about comms standards and expectations - included in new organisational priorities for 2025/26

Summary W – Progress against the complaints improvement action plan 2024/25

Action	Target	Comments
Complete a review of the staffing and resources required to effectively manage complaints and disrepair claims	Q1/Q2	Complete – demand currently outstrips resources. Decision to focus resources on Repairs Project to fix root cause of dissatisfaction. Therefore, no additional resource for Complaints Team.
Continue the repairs complaints intervention project and review success of the trial	Q1/Q2	Completed - intervention project closed. On-loan staff now helping to clear list of works remaining for complaints responded to in 2023/24 and 2024/25.
Ensure compliance with statutory HoS Complaints Handling Code and publish self-assessment, annual report and Board response on CHL website	Q1	Complete – Submitted to HoS in June 2024.
Agree a set of complaints targets that will be monitored and presented in regular complaints reports	Q1	Complete – Complaint reports shared with tenant forum and board.
Continue quarterly reports to Board and Tenant Forum	Q1/Q2/Q3/Q4	Complete – All reports submitted as planned.
Deliver a cycle of complaints briefings to staff	Q1/Q2/Q3/Q4	Complete – Via virtual all-staff briefings.
Update compensation policy	Q2	Completed in Q4 – Live on CHL website.
Complete 2 x tenant-led reviews of complaints	Q2 and Q4	Complete – Tenant Forum has advised that process will change to one annual large review, with adhoc reviews of individual cases upon request from Complaints Team.
Establish the complaints process with new contractors as part of the Repairs Project	Q3/Q4	Completed in Q4 – workshop completed to establish agreed process, training attended by all.
Develop a complaints learning process with new contractors as part of the Repairs Project	Q3/Q4	Completed in Q4 – workshop completed to establish agreed process, training attended by all.
Refresh complaints training materials in line with any new processes or requirements	Q3/Q4	Completed– process flow completed to aid training delivery, plus additional training slides and training delivered in Q4.
Roll-out complaints training to new contractors as part of Repairs Project	Q3/Q4	Completed in March. Face to face classroom delivery. All contractors attended.

There were 12 actions contained within the complaint's improvement plan for 2024/25 and all were completed. This has resulted in an improvement in complaints handling process and compensation policy. The improvement plan is monitored via the quarterly complaints reports to Board and the Tenant Forum.

Summary X – Complaints improvement action plan 2025/26

Action	Target	Comments
Quarterly complaint and annual complaint report to Tenant Forum	Q1/Q2/Q3/Q4	Work underway
Recruit new Feedback and Insight Manager role and devolve complaints from the Disrepair Team to drive forward learning from complaints and getting to know our residents agenda.	Q1	Complete – In post from May 2025
Annual resident complaints review	Q1/Q2	Work underway
Compliance with the HoS complaint handling code via annual self-assessment and submission	Q2	Work underway
Carry out further complaint handler training to focus on effective investigation and learning	Q3	Not yet started
To further review complaints failures and work to reduce the number of complaints received	Q1/Q2/Q3/Q4	Work underway
To understand why TSM satisfaction with complaints is low and bring forward measures to improve	Q2	Not yet started
In-house complaints satisfaction survey redesign	Q3 and Q4	Not yet started
Deliver a cycle of complaints briefings to staff	Q1/Q2/Q3/Q4	Work underway

The complaints improvement action plan for 2025/26 will continue to be monitored via the quarterly complaints reports to Board and the Tenant Forum.

In addition to the action plan, this coming year, the Complaints Team will also be focusing on some specific success measures, which have been outlined in the table below.

Summary Y – Complaints Team focussed action plan

Action	How CHL will achieve
Reduce the amount of complaint timescales extended	Complaints Team to regularly send out reminders to complaint investigators and support with any challenges they are facing with meeting timescales. Team to also send out quarterly performance information to aid monitoring of KPI expectations.
Increase the amount of complaint responses issued within the set/agreed timescales in line with the code of conduct	Complaints Team to regularly send out reminders to complaint investigators and support with any challenges they are facing with meeting timescales.
Reduction in complaints escalated to Stage 2	Investigating Officers and Complaints Team to monitor outstanding actions more closely and ensure customers are being regularly updated.
Improved recording of lessons learnt and evidence of implementation of changes/updates/improvements made across CHL.	CHL Feedback and Insight Manager with the support of the Complaints Team to regularly monitor and review all lessons learnt recorded on a quarterly basis. To feedback to relevant departments and to follow up for completion of any changes/updates implemented. CHL to publish outcomes.
Reduction in maladministration and severe maladministration determinations from HOS	Ensuring complaints code of conduct is strictly followed, appropriate redress offered when applicable and all outstanding actions to resolve the complaint are actioned in a timely manner.

6. Conclusion

To sum up, it has been a challenging year for CHL, largely due to the increased volumes of both Stage 1 and Stage 2 complaints during the first half of the year, but also due to our failure to consistently complete any outstanding issues quickly to resolve complaints. That said, CHL has seen improvements again this year, particularly around recording and reporting of complaints and this is beginning to translate into improvements in determinations received from the Housing Ombudsman.

There has also been improvements made within our Repairs Delivery area where new processes have been mapped, and ways of working implemented to simplify and streamline the end-to-end repairs process. This has included the implementation of 'locality working' and the onboarding of new contractors, meaning that surveyors are responsible for looking after properties in a certain geographical area and these have been aligned to the patches assigned to contractors. This has enabled a more consistent approach on who deals with any repair issues which is more beneficial to both the tenants and CHL teams.

Since CHL started a locality working approach and has been more upfront and consistent with repair timescales, it has started to see a slight reduction in repair complaints. This was evident in the Q4 results. This year CHL's Housing Management structure will also be updated to deliver a wider approach to locality working. It is anticipated that this will improve timely communication and prompt actions to support residents and reduce complaints.

Moving forward, CHL needs to look more closely at the root causes of complaints being received, particularly those escalated to stage 2, and it is crucial that the learning experienced through complaints is used to help shape the delivery of the future service and implement changes.

Oversight of complaints handling improved in 2024/25, with quarterly reports continuing to go to both CHL's Board and Tenant Forum, which will continue for 2025/26. The annual review of complaints will also continue to provide invested residents the chance to quality check complaints handling and report back to the business.

Resident satisfaction with complaints will continue to be monitored in 2025/26 and the organisation will further refine how data is captured and used to improve complaints handling. CHL will continue to strive to deliver a good complaints service that resolves issues at the earliest possible opportunity and rebuilds trust with our residents.

Finally, the focus for the Complaints Team in 2025/26 will be to move from largely focussing on complaint transactions to becoming a learning and influencing team for the organisation. This will involve looking more closely at the root causes for complaints and developing improved ways for the business to learn from the intelligence complaints present. The Team will also be heavily involved in efforts to get to know our residents better in line with the Transparency, Influence and Accountability Consumer Standard during 2025/26. In short, the ambition next year is to move from being a team focussed on complaint transactions to being a driving force for change, advocating for the customer at all times to help CHL deliver practical customer-focussed solutions.